

MR. NAYDIAN'S
FAMILY CIRCLE.

BY THE AUTHOR OF

"LUSOR LUSTRATUS."

Montreal

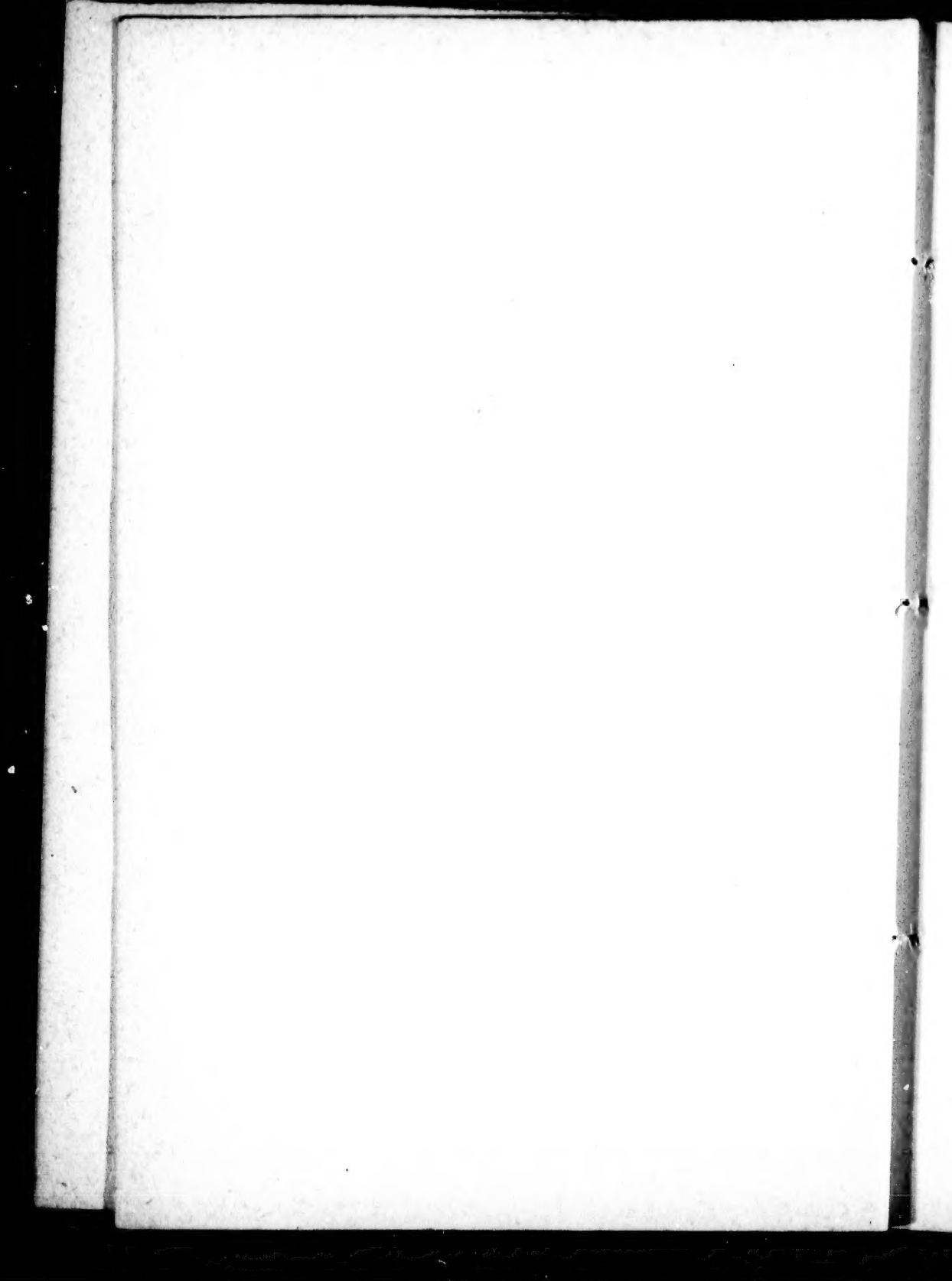
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PUBLISHER'S NOTE.

Some say we have a literature of our own ; and some say we have not. If not, who is to blame—the people who set whatever of literature we have aside as unworthy of support, or the despair of talent that becomes heedless of climbing higher for lack of encouragement ?



MR. NAYDIAN'S FAMILY CIRCLE.

CHAPTER I.

THE ARRIVALS.

To look at Mr. John M. Naydian as he sat, or rather reclined, in his own drawing-room on Christmas morning, no one would, for a moment, have thought that he had ever passed through troublous times as a business man. And perhaps neither had he, considering the family backing he had always had in his ventures, though that is neither here nor there for our purpose. As he lay back in one of his own easy chairs,—the softest perhaps and most capacious in the room,—there was an air of prosperity about the whole person of the man that was strictly in keeping with the luxury of crimson and blue and gold that surrounded him on all sides. And really no one had a better chance of seeing this than Mr. Naydian himself; for the position in which he lay enabled him to catch his own reflection in the wall of plate-glass and gold that repeated every thing in the spacious apartment. The picture in its reflected perspective was a very pleasant one. There was a rich-

ness about everything, but there was a comfort too—the cosiness of wealth whose glitter is not all cold gold. And Mr. Naydian seemed to recognize this as he lolled at his ease while contemplating the picture. There was a twinkle of satisfaction in his eyes as he took in the luxury of comfort around him. Indeed but for what Mr. Naydian let fall by accident, as he continued to speak to himself in a low purring tone, and with the index finger of his right hand making sundry smacking sounds against the back of his left, one would have thought, in seeing him lying there on the morning of his well earned holiday, that he had banished care from his mind, and was determined to play for a day at least, the *rôle* which his father had played before him, and which others of his family were trying to play—the *rôle* of the man born with a silver spoon in his mouth.

“Strange is it not,” was what he did say, “that but for the towering mightiness and dignity of one’s own kindred, a man might make out to be comfortable enough in a small way like mine. All that I have, I have made through my own—well, through my own whatever-ye-like-to-call-it. I have been industrious enough, even if I have had some help; and though even now my patrimony be but small, yet it is by no means necessary for a man to be a merchant prince in order to enjoy the sweets of life. I am not a merchant prince by any manner of means, though there’s no saying what may happen if we only have patience. Rome was not built in a day, nor was Benjamin Disraeli born a great man. The circumstances of fortune take their time in coming to the assistance of men who would be great, and of

nations, too. And whatever people may say of me and my enterprises, I think I have, at least, the happy faculty of making the most of my circumstances. I haven't much, and yet what little I have is not so small considering the appearances it makes. These things around me are evidences of wealth sufficient to support my credit among my neighbours as a prosperous man, and are certainly quite sufficient, if not more than sufficient, for my personal comfort. They have cost, it is true enough, a good bit of money, and so has the whole of this cosy mansion of mine. But the money I have spent both on the house itself and on the estate, has, in my opinion, been a good investment; and so long as my business increases and I am able to pay the interest of my debts, the old man is not likely to look for the principal, however restless he may become at times."

"I have had a very good year of it, too," he continued, as he gave an emphatic smack of satisfaction with his whole hand against the back of the other, "yes, a pretty good year of it, taking it on the whole; and if it only continues, there will be no reason to complain. That main avenue through the estate cost a pile of money though; and I feel relieved that it is done and the last instalment paid; for though the money is only borrowed capital the interest is becoming heavy enough for me to meet, without further outlay. These young chaps of mine have not always had the pleasantest of looks, when I have had to inform them of the ultimate cost of the improvements on the estate, and Jack was, at one time, I think, almost on the point of writing home

to the old man is such a way as to stop the supplies ; but the fact that it will all go to them and their children in the long run has kept them within a reasonable limit so far ; besides, as business continues good I think we shall be able to jog along for some time without let or hindrance," and Mr. Naydian gave a soft sympathetic smack with his hands which sounded very like an *amen* to his soliloquy, as he rose to look closer at his face in the nearest mirror.

It is needless for the reader to ask about Mr. Naydian's age, in face of the repeated attempts on the part of strangers to make it out, to within ten or twenty years of the reality. Some people even doubted if Mr. Naydian knew his own age, though that was hardly possible considering the respectability of his origin. It was even hardly possible that his wife and family were not into the secret, if secret it might be called. But the fact is very few people troubled themselves very much about the age of the man, unless when in society it happened to be put as a conundrum to some strangers present—How old do you think Mr. Naydian is? It was only then that the diversity of answers, causing as they did no little merriment, led to a little thinking about the early career of the man, and the first beginnings of his enterprises.

Irrespective of his years, however, Mr. Naydian was a man in the very vigor of life. He was of a tall and somewhat commanding appearance, though people very often laughingly spoke of his height as his length, and perhaps did not always show him the respect which a man of his striking presence had a right to expect. Be-

hind his back his friends would not unfrequently speak of him as "Long John," and laugh at his many little peculiarities; while his detractors, even in his presence, would sometimes make a face at him and ask him in their playful way "if it was cold up there," or something of that sort. Such familiarities, nevertheless, seldom took place except at election times or at some public merry making; for the prosperous merchant had friends enough of the right stamp who were sufficiently influential in the community to frown down any attempt at insult on ordinary occasions. Of course every man has his detractors. There's no getting through life without a sting or two from such—sometimes even a more serious wound that becomes in time a cankerous swelling. But there were not many men who had as few of what may be called steadfast detractors as Mr. Naydian. Even at their bitterest, these enemies of his were only mock enemies, after all—very insincere and wavering in their diatribes against him, and all but inclined to laugh at themselves for indulging in them. Besides Mr. Naydian, with his seeming prosperity as an experience, was strong enough to make sport of these social wasps by laughingly whisking them off, or when the sting was keener than usual, by turning the attack as a joke against himself. Indeed much of the fun indulged in at Mr. Naydian's expense was to a large extent owing to the ambiguity in that gentleman's own character, notwithstanding the failing which society has of laughing at nearly everything, whether it deserves it or not. For if he was conceited and pompous at times, as a man of his prosperity has perhaps a right to be, he

was the soul of good-nature in his freer moments, and would laugh at a joke until, as some one once said, hardly an ounce of dignity was left in his soul or body ; while, on the other hand, his demeanour would sometimes assume an aspect of sobriety and solemnity which would have probably found its counterpart only at some Quaker meeting or other, where as the poet says wofulness of countenance is expected to hang on the verge of tears for an indefinite period. And thus it was that the enigma of Mr. John M. Naydian's character provoked more discussion by a half than the enigma about his age.

But we have looked long enough in the mirror of Mr. Naydian's drawing-room to be able to describe in some kind of perspective the appearance of the man himself. As has been said, he is tall and fairly well-proportioned, though his body droops a little to the right, as if he carried a greater weight on that side than on the other. He is seldom seen with his right hand out of his coat pocket, which makes it appear as if it is in that pocket that he carries the extra weight ; while such a supposition is further strengthened when he is seen every now and again to give his right shoulder blade a jerk as if that part of his body felt impatient at the extra burden imposed upon it. There is a little giving at the knee joints which may or may not mean something in the matter of life's increasing burdens ; and though his shoulders be only a little stooped, yet his head bends forward and exposes the shiny spot on the top which threatens to join the forehead soon but for a stubborn tuft of iron gray fringe that lies in its way. His face is

a little inclined to be florid, which but for the length and leanness of his body, might lead to the conjecture that Mr. Naydian can enjoy the bounties of nature as thoroughly as do any of his neighbours. Yet Mr. Naydian is anything but an intemperate man either in the matter of eating or of drinking, and his healthy complexion arises no doubt from the salubrity of the surroundings amid which he has spent the latter portion of his life. His face is long, in keeping with his body, and his whiskers are long in keeping with his face and its most prominent feature. His eyes are of that greyish-green hue, which young ladies call beryl, when those who have such eyes are young and handsome; and though Mr. Naydian is neither young nor handsome now, yet his grey-green eyes can throw out twinkling rays of light that tell of the youthful feeling still lingering in the man who owns them. On the whole Mr. Naydian is not a man to be overlooked in a crowd, and far less in his own drawing-room.

"*Nec tamen consumebatur*," said Mr. Naydian, as he continued to stroke his whiskers complacently, while he looked in the mirror; "there's life in the old dog yet, notwithstanding the efforts of time to make him feel more sedate," and there is no saying how far a kind of codicil or foot-note to the above confession of faith, to which he had seemingly affixed his *amen*, would have run, had not the rustling of silk in the door-way leading into the drawing-room turned his attention in that direction.

"Ah! it is you, Isabel," said he, looking away from the mirror, and appearing to be not a little ashamed at being caught.

"Of course it is me ; and who do you think it could have been at this time of the day ? It is perhaps just as well that it is only me ; for even your own children would have thought it somewhat strange to see an old man like you admiring himself in the looking-glass. The vanity of some men is something which nobody can understand."

"Nobody but you, my dear, who are said to have the credit of understanding all things, even if it only be in the negative," and Mr. Naydian approached his wife as if nothing unusual had been found out against him. "I was just examining that bald spot to see if anything could be done with it, or with the tuft beneath it."

"The bald spot might reduce your vanity, at least," she uttered, "though I am beginning to think that nothing will ever do that —"

"Not even the sarcasms of one's own wife," and Mr. Nadian took a step or two nearer the lady, and chucked her under that dimpled chin of hers. "What ! looking cross on Christmas morning !" said he, doing something more than chucking her under the chin, and producing a sound very much like that which he had a short time before produced with his finger on the back of his hand. "Nonsense, my lass ; no cloud must darken this day, whatever you may think of your old man and his vanities."

After such a greeting, Mrs. Naydian had, of course, to look as if she never could be cross again ; and so, putting her hand on her husband's shoulder, she proceeded to remark, with a smile which made all the dimples in her face look to advantage, that there was a

good deal to look after when one expected such a company as they expected.

"But they are all our own, my dear," said Mr. Naydian, repeating the *amen* of his confession of faith with a warmth which made all the dimples blush again. "They are all our own children, you know."

"You mean, I suppose, that they *were* our own children, John?"

"No, my dearest, I mean that they *are* our own children, and will continue to be so until the end of the chapter."

"Oh! the boys themselves are everything to me."

"Well, what more do you want?"

"But their wives!"

"Well, aren't their wives good enough for them?"

"Oh, yes; good enough. But then, you know——"

"Well, what do I know?"

"They are inquisitive and critical; at least some of them seem to me to be kind of different to what one's own daughters would be. And what is worse, they make the boys more critical and inquisitive than what they used to be."

Mr. Naydian took his wife's hand in his, and led her to the sofa near the window, in at which the bright Christmas sun was peering cheerfully, and wishing both of them, with all its might, the merriest of greetings.

"You must not let your mind rest on these things, old lass," said he, with a light from his grey-green eyes that was as cheerful as the sun's. "We are all one family, with one common interest at stake—the interest of Messrs. John M. Naydian and Co. You *are* my wife"

and—and—well, the *amen* was repeated, “and they are our sons and daughters, and their offspring are our grandchildren. What matters it, if there be a little jealousy amongst them now and again? With that jealousy we old people have nothing to do, even when it is directed against ourselves, unless it be to counteract it on a day such as this, when we all meet around a common table. You and I will look after the daughters and the grandchildren, for the boys are likely to look after themselves, though for that matter I don’t intend to neglect any of them, however sour either daughter or son may look. As the head of the family, I know what I am about; and whatever you do, my dear wife, you must try to strengthen my hands. For, if you do, we’ll have a grand old Christmas time—perhaps the best we have ever had. So cheer up, and I shall ring up the cook to see if the turkey and the plum pudding and all the *et ceteras* of the coming feast are likely to be ready. We have an hour or more yet before any of them arrive.”

However well Mrs. Naydian understood her husband’s wheedling ways, and could see through them as she often said, yet womanlike she was only occasionally unwilling to be taken in with them. As in nearly all households so was it in theirs; there were times when the good old lady would give her wheedling lord and master a bit of her mind both in regard to his morals and his business capacity. She had, or pretended to have, a righteous abhorrence of the avalanche of debt, as she called it, that hung over their heads; and indeed in her hand it was certainly an avalanche which she was never

slow to start a-running whenever her husband said something which annoyed her. Yet, should she happen to long for a new dress, or money for some personal expense or other, there was never any mention made of the accumulating destruction that troubled her mind at other times; but, as with others of her sex, she would smile and smile and be a woman until she had obtained her heart's desire. People said that on the whole they got on very well together, considering the strong minded woman she was, and the temporizing character of the man she had to deal with. She was a woman who felt within her an ambition to rule and indeed made no secret of her ambition at times; and if she only had had a weaker minded husband to deal with, or even one less indirect in his methods of preserving his authority, there is no saying who would have worn the br— the bridle in that household. To say the least of it, with any other man to deal with, Mrs. Naydian would no doubt have had the reins oftener in hand than she had, which is saying a good deal; for to tell the truth, she hardly ever knew, in these later years what it was to have a soul of her own, except by way of expressing a protest against Mr. Naydian's conduct: and even when her words would force him into one of his solemn fits, they never induced him to resign his authority into her hands for a moment, even by way of asking her advice on any important matter.

The pleasantries of Mr. Naydian on Christmas morning with himself and his wife, had nothing of hypocrisy about them; however the latter may have suspected something of the kind on account of the unusual warmth of his greetings.

"Cheer up my good lass," was what he said and was what he heartily meant, for he was pretty well convinced in his own mind that there was nothing very serious to be worried about.

"I suppose you and the boys will be discussing business matters as usual," said she, showing no inclination to be anything but a loving and loyal wife to him on the occasion of the annual family reunion, "and so the burden of entertaining the women folks will fall upon me."

"I'm not so sure about that," was his reply, "for perhaps I will have to call in your assistance and some of the women folks to keep the boy in order; for with the exception of Prince and Bertie, I am afraid they are not so loyal to me as in the olden times."

"Oh, don't say that, John," said the wife, rising from the couch to which her husband had conducted her, and taking a stately step or two towards the mirror. "We are all loyal to you; true and loyal to the core; the boys may be over critical at times and inquisitive, and you know you say I am, too; but none of us are disloyal to you; oh, no, not for a moment," and Mrs. Naydian looked into the mirror as she raised herself to her full height, and then turned to see if her dress and its train met with her husband's approval.

"*Incedit regina.*" uttered Mr. Naydian, seeing what was required of him, "which means, my love, 'she is born to rule'; and if ever there was a woman born to rule"——

"And never had the chance," she laughingly interrupted. "But never mind the woman, John; I want

you to tell me what you think of the dress. Do you like it ? ”

“ Of course I do,” and he arose to give his admiration an active meaning. “ Nobody would ever dare, except by way of fun, to say that *your* plumes are borrowed ones, Isabel ; whatever you wear is further graced by being worn ; and to talk of the dress without talking of the woman would be rank heresy, which is only another name for disloyalty.”

“ You can’t get that word out of your head.”

“ Well, perhaps not ; perhaps I should have stopped at the word heresy, which hasn’t very much of a meaning in these times of ours.”

“ But you surely know we are not disloyal to you, John.”

Mr. Naydian stooped over the centre-table to examine a volume of *Picturesque Canada*, as if he had not heard the question, the very worst thing he could have done, if he had any desire to escape discussion. His wife turned and put her hand on his shoulder.

“ Do you really think so ill of any of the boys ? ”

“ No, not of all of them,” he replied without looking up.

“ But you suspect some of us.”

“ Oh no, not you, Isabel ; you will stand by the ship until the last, as needs must be ; it is sink or swim with us two old folks.”

“ Well, then, who is it you suspect of disloyalty ? It isn’t Prince or Bertie, as you have already said.”

“ No, they are not of so much account as to bother one’s head about ; then besides they have been both good lads so far.”

"And you surely don't worry about Matt, the blustering fellow?"

"Well, no; he has cost me a good bit of money lately in his sowing of his wild oats; but he'll settle down all right in time, even if his wife has turned him a little against me within the last few months."

"It is neither Neil nor Norton, I'm sure?"

"Well, I'm not so sure about Neil, since his wife has got the upper hand of him; though of Norton I have now no fear. The fact is, Isabel, Jack is the fellow none of us can depend upon; and sometimes it is very hard to know whether he is loyal to the concern or not. Far be it from me to think seriously ill of *any* of my boys; but you have drawn it out of me; and if there's any disloyalty going amongst us, you may be sure you will find it in the business quarters where Jack frequents. That marriage of his with a woman very much of his own stamp has not improved matters very much, and I would not be a bit astonished if something injurious to John M. Naydian & Co. came out of the alliance. O yes, I know he says he's loyal, and probably you will hear both him and his wife solemnly declaring it this afternoon, if anybody hints anything of a change to advance our trade relations with other firms. But for all that——"

What Mr. Naydian was going to say, however, was interrupted by another feminine sound of rustling at the door leading into the drawing-room; and as the curtains gave way, there passed into the chamber a young maiden whom even a stranger would have recognized as a daughter of the household, so striking was her re-

semblance to Mrs. Naydian. She was truly the handsome daughter of a handsome mother. Tall, and lithe as a young deer with the sweets of early morning around her, she made haste to greet her father with the joy of a merry Christmas in her smile.

"And many of them may you see," she continued to exclaim, as he proudly held her for a moment at arms length to admire her in her white attire. "And you, too, mother," as she turned to kiss her in turn. "They will not be very long now; indeed I thought Oliver and Jack would have been here by this time, seeing they have not so far to come."

"It is not always those who live nearest the church that are the least seldom late," said the father. "But perhaps you think more of Oliver and Jack than you do of the others."

"I would not be like my mother if I didn't," was the young lady's laughing reply; "and they say I am like her in nearly every respect, at least they say she was my very image when she was as young as I am."

"What a conceited little monkey you are becoming," said the father, "to compare yourself to your mother in that way. Why, she was ever so much more beautiful and interesting than you are; were you not, Isabel?"

But Mrs. Naydian was not inclined to join in the merry passage at arms. She knew how these frolicsome sayings of her husband and daughter generally ended; and though she loved her only daughter dearly, she was at times not a little jealous of the influence which Nottie exercised over Mr. Naydian. So she allowed the

two of them to continue their fun, and passed into the hall to make some domestic enquiries.

And merriment enough and to spare there was between father and daughter for a while, before the latter settled down seriously to approach a certain matter which she had very near her heart, and which she had determined to bring to her father's notice on Christmas morning. She had told her mother all about it; and was in no way disheartened notwithstanding the rebuff she had received from that lady. Indeed it was not an easy thing to dishearten Miss Nottie Naydian under any circumstances. She was the youngest of the family and had had pretty much all of her own way ever since she had been a child, except on two later occasions, when the authority of the father had to be exercised to prevent her from making a sort of run-away match with a young fellow of doubtful habits, who had made two attempts to take possession of her. The scandal, however, if scandal it may be called, has no place here. In both cases the arrangements may be said to have been nipped in the bud; and whatever might be thought of her first escapade when she stayed away for a week or two—she being then only a thoughtless chit of a child—no harm had come to the maiden from the second attempt, for she had never been allowed to leave her father's house. The father had readily enough forgiven his pet child; and but for her mother's occasional chidings when things did not go smoothly in the household the whole affair would have been all but forgotten, especially in view of the conduct of the girl herself, who was said to be quite content to remain with the old people as long as they chose to keep her.

After not a little cross-firing in a playful way, the father and daughter struck a chord in their conversation which led it into a more serious channel; and ere long they were sitting on the couch near the window, with their heads very near each other, as if they were afraid that their words would be overheard. She was evidently pleading with him.

"I think we had better not discuss the matter to-day, my child," he was heard to say at last.

"And why not to-day, papa?" she further pleaded.

"I don't think the boys would like to have it spoken of."

"But they needn't know anything about it just yet."

"Yet they will have to know; if I give my promise."

"Why will they have to know?"

"Because of the expense, my girl."

The young miss looked not a little disappointed, though she had evidently not made up her mind to retreat. She said something about meeting the expense in some other way, but her tones were so low he hardly understood her at first.

Then he told her what an expense the making of the new avenue had been, and how her brothers had been grumbling about the enormous outlay.

"But you have paid for all that," she said.

"Well, I hope so. But you know how the last instalment had to be paid. It was like buying a part of one's own property; and that doesn't look well in the eyes of business men, you know."

"And it couldn't be repeated?"

"I am afraid not."

"Oh, papa, couldn't you do it once more, just once again, to please me; if it could be done once, it can be done again."

"But it has been done twice already."

"And can it not be done the third time; the third time is *always* lucky, you know papa."

Mr. Naydian had to laugh.

"Not always," he said, patting her blushing cheek, "you can go once too often to the well," but his voice betrayed a wavering which she was not slow to take advantage of.

She put up her pretty hands to his face, and bending as close to him as a lover would have done to his mistress before kissing her, whispered, "Say at least you will think about it."

"Well, you minx, I'll think about it—will that please you?"

"And you'll do it—I know you will," and she flung her arms about his neck, "you'll do it—I know you will—won't you dear papa—say you will."

What could he do but promise her, for promise her he did. And hardly had he done so and escaped from her embrace, when arriving sleigh bells sounded their merry peal up to the door of the mansion. A moment afterwards, the great hall rang with the greetings over the first arrival. It was Oliver and his wife and five of their children.

When Mr. Naydian had been talking about his boys, to their mother, he had said nothing about Oliver, but this was perhaps on account of Miss Nottie's interruption. Some people said that Mr. Naydian seldom spoke

about his son Oliver, though they would often say in the same breath that Oliver was quite able to speak for himself. He was a little man, with a very prosperous look, and wore glasses. He had charge of the most prosperous branch of the business, in a neighbouring city. His percentages of profit were the highest out of the general concern next to his father's, and he had been able by frugal courses in the management of his own expenses to have a safe personal account at the bank. And so it was that Oliver Naydian was looked upon as the most prosperous of all his brothers. He was besides, a shrewd little man, and knew almost as much about the business as his father did, and was not afraid at times to tell his father so, when that gentleman's extravagances drew too heavily upon the general funds. Even with Oliver, however, Mr. Naydian could hold his own, and was not likely to give him more rope than was necessary unless it were to hang himself with, or to place himself more in the hands of his wife.

For whatever were Mr. Naydian's opinions about Oliver, he had the highest opinion of Oliver's wife; and Oliver's wife had the highest opinion of him. She was a tall slim woman, young, and fair, and good looking; but she was not a woman born to rule, as her mother-in-law was. Neither of them had ever had a chance to rule for that matter; but Mrs. Oliver Naydian never seemed to take it so seriously to heart as Mrs. John Naydian did. She was even convinced that her husband could manage things far better than she would ever be able to do, at least so her conduct led

people to think ; and thus it was that there was comparative peace in their household. Their family consisted of four sons and a daughter, King, Tom, Ham, Londy and Otta, as they were called for short in the family. The eldest took after the mother, rather delicate in looks, and of studious habits, and evidently intended for a profession. Tom and Ham were two handsome boys, with the father's push and perseverance in their every movement, very much like him in every way, especially Tom. Londy was of slender build, with large dreamy eyes, and though his own feelings were in favour of a collegiate life, his father had all but decided to make a farmer of him. Miss Otta was grandfather Naydian's favourite child ; he had often nursed her while she was but a baby, and even now in her teens held her in esteem next to his own daughter, if not more so, considering how loyal she had ever been to him in return.

As soon as the first greetings were over, and their fur wrappings had all been removed, they gradually found their way to the drawing-room, where it was impossible to distinguish the voices in the general hum of conversation ; nor was there much opportunity for any one carrying on a continuous conversation ; for before they had been in the drawing-room five minutes, before Mr. Naydian had been able to put more than one or two of his leading questions to Oliver's wife, and before Mrs. Naydian had come to any kind of a maternal understanding with her favourite son, Oliver—who, though not her first-born, was the best of the lot, as she used to say—the second sleigh arrived, bring-

ing Jack and his wife, and their eldest son and daughter ; and the renewed Christmas greetings put an end to all connected intercourse.

"Hallo, Jack ! A merry Christmas to you !" cried Oliver, rushing forward to his brother, when he saw that his father was busying himself with Mrs. Jack—"Many of them to you, old fellow—and many of them to all of you. And this is Monty—what a big fellow he is growing to be—a merry Christmas to you—we had better keep you out of Tom's way, or there will be squalls. Hallo, Tom ! here's your cousin Monty, as big a giant grown as yourself. And how are you, Queen ? Still bigger than any of the other girls, your cousins. You are holding your own well in the world, too, I am hearing"—and he shook hands with them all, and then began to shake hands with them all over again, until people would have thought that he, and not his father, was the lord of the manor. No wonder that some folks said that Oliver Naydian could speak for himself.

"Ah ! this is Mrs. Naydian," and his manner changed just a little. "How do you do, madam ? A merry Christmas to you ; hope you left the other children all well at home."

Mrs. Naydian returned the greeting, and said that they were all well at home—those of her children she had been obliged to leave behind on account of their youth. But there was something in her manner which perhaps justified Oliver's caution. She evidently cared more for her father-in-law than for her brother-in-law, and yet, even between the former and her there did not seem to be very much warmth of attachment. Mrs.

Jack Naydian was evidently of a suspicious turn of mind, little inclined to believe in anybody but herself. It was no wonder, therefore, the old man was afraid of Jack and his loyalty to the firm, with nothing to restrain him from kicking over the traces, but a wife who didn't seem to care very much how matters went.

Then the other sleighs began to arrive, and the commotion in the hall spread all over the house.

First, there came Neil and his wife—a little chit of a woman, with a languid, helpless kind of a smile,—and his son Hal—tall and handsome, with an aristocratic air in his movements,—and two little folks, a boy and a girl, called respectively Yar and Ruth. Neil himself was a man in whose face there were marks of a superior intelligence,—a man with a fearless, yet not unkindly eye—with something of the mother about him—a man born to rule, and one who knew from experience how to rule.

Second, there came Norton, with a sickly looking woman by his side—his wife, of course—in whom all physical strength seemed to be at an ebb, perhaps from the fatigue of travelling. It was only after she had been relieved from her wrappings and had rested a little that she showed any force of character, and led old Mr. Naydian to take her under his special protection. Norton himself did not seem to be a man of any great decision of character, though perhaps his spare and unhealthy look had something to do with the first impression formed of him. His sons, John and Fred, came with them—John rather a dissipated looking young man, who was evidently just recovering from a debauch, and

Fred, a little chap with long legs, who seemed to have once had an ambition to grow tall, but had stopped suddenly for want of material to build higher than his lower limbs.

Then came Prince, a trim little man, with a spicy look of conceit about him, and having in his train his wife and his daughter Charlotte. And then arrived Bertie, who, with Prince, had been called by his father, if you remember, a young man of no account, and who also brought with him his wife and a daughter—an airy young lady whose name was Victoria. And last of all, though by no means least in his own estimation, there came flying up to the hall door, with a jingling of many bells that was anything but musical, the blustering Matt, as his mother had called him,—as fussy a mortal, noisy and unkempt, as there was to be found in the whole country.

"This is my daughter, Winnie," he shouted, as he entered the hall, bringing with him a great rush of cold air. "Yes, this is my daughter; ain't she grown fine since you saw her last, pap. This is your grandmother, Winnie; she hardly remembers you from last year. What do you think of her, Oliver? Eh Jack, you can't grow such gals down your way; come, can you now?" And so Matt blustered from the one to the other, getting off as many vulgarisms in five minutes as had been uttered in his father's house for a whole year.

"This is my wife," said he. "The old man knows all about her. She's a high-flyer and no mistake, ain't you now, Sally. My gum, if it hadn't been for the old

man's sake I don't think I need have brought you. She's been behaving dreadful, pap; calling me all manner of names in public; and even you, whom she looks upon as her natural protector, I really did think she was going to turn agin you. However, you can make it up between you now whichever way you like. It ain't none of my funeral. I'm all right whether Sally behaves herself or not. The public know her by this time," and so Matt blustered and blew until the whole family could hardly conceal their feeling of shame from him and his.

They certainly wished in their hearts, at least the most of them did, that he had failed to put in his appearance, he and his family. For, however comely his daughter Winnie looked in the ample folds of her richly embroidered dress, and in the glitter of her abundant jewellery, there was almost as much vulgarity in her mannerisms as there was in her father's. As for her mother, the only one who really countenanced her was old Mr. Naydian himself.

There was however now no help for it; and so the whole family, after having spent some time in making preparations for the coming feast, assembled in the drawing-room, which was capacious enough to hold twice their number without any inconvenience.

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CHAPTER II.

THE DRAWING ROOM.

After a further interchange of greetings had taken place in the drawing-room, it became something of a study to watch how the different elements of the assembly began to group themselves. Mr. Naydian himself made every effort to avoid any appearance of favouritism as he moved among his children and grandchildren, and yet it was not difficult to notice that his attentions to Prince and Bertie and to the wives of his other sons were of a more kindly character than to some of the others. His grand-daughter Otta kept near him as he passed from the one to the other, and would sometimes even take his hand as if she were still a child, as he now and again walked across the room. His wife perhaps succeeded better than he did in avoiding all appearance of partiality, for even in the case of Jack's wife, she so far overcame one of her antipathies, if antipathy it could be called, as to enter into a kind of alliance with her for the time being.

"Yes, my dear," she was overheard saying to that somewhat suspicious female, "we are very glad to hear such excellent accounts of your welfare. Monty must be a great source of comfort to you. He seems to be

quite an industrious lad and one of whom any mother would have reason to be proud. And your daughter too," for the mother-in-law saw Mrs. Jack's eyes wandering in the direction of Queen, rather than towards her son. "What a comely woman she is become; very much improved in her looks of late, I think; she always had a commanding presence, notwithstanding her old-fashioned ways as a child. I am sure we are all glad to know that her future is assured."

Mrs. Jack's smile was an encouragement, a great encouragement indeed, to Mrs. Naydian, and she continued to sound the praises of the mother's favourite child.

"None of my grandchildren," she said, "in my opinion, can be compared to Queen, however much Mr. Naydian may show his preference for Otta. I have told him often that he is overfond of Otta," for she saw a black look in her daughter-in-law's eye, "and I think at times he sees the unreason of showing a preference for any of his grandchildren. But it is very hard, you know, my dear, to give good advice without prejudicing some one's interest; and so we will just have to let him have his own way. He is fond enough of Queen, as I am myself indeed; and I think the girl has come to like me in return, at least I hope so."

Mrs. Jack assured her mother-in-law that Miss Queen was very fond of her.

"She has even come to like her uncle Oliver," said Mrs. Jack; and nothing stronger could she have said to convince Mrs. Naydian, that Queen had come to think well of her grandmother. "Perhaps she has been in-

duced to do so by her father; for if one is to judge from the earnestness with which my two eldest sons are discussing matters over there, one would think they were not only brothers but friends."

And what she said was true; for in spite of all Mr. Naydian's efforts to keep the whole family under the wing of his own protection, Jack and Oliver had sequestered themselves in a corner of the room, and were evidently having a good time of it all to themselves, if one could judge from the sounds of merriment that came from where they were sitting. Indeed so engrossed were they with each other that they remained altogether unconscious of the occasional sinister glance which Mr. Naydian would dart at them.

"That's what I have always said and believed, my dear Jack," Oliver exclaimed, as the conversation between him and his brother became more serious in its tone. "Some people have tried to make out that we didn't understand each other, but that is all nonsense. Our interests are identical. The firm is one and the same; and we are the eldest members of the firm, able surely of ourselves to keep things straight."

"That's so," returned Jack; "by Jove, Oliver, you are a brick, and I have always said so;—at least, I have continued to think so for some time back anyway. There *are* some confounded ninnies in this world who talk of my starting business for myself some of these days. But you and I know better than that,—eh, Oliver? My goodness, I would as soon think of throwing in my lot with my uncle over the line, notwithstanding the thriving business he boasts of."

"And I don't think you're likely to do that in a hurry," said Oliver slyly.

"Not if I know myself."

"Nor as long as we continue to understand one another, Jack."

And the two brothers laughed and chuckled, as if they had taken somebody in, in coming to such a decision.

"But, I say, Jack," continued Oliver, "that uncle of ours is a knowing fellow, isn't he. Nothing but the whole earth is likely to satisfy him in his business ambitions."

"He's nothing but a"—

"Hallo, Jack, take care; remember he is a relation of ours."

"Double dash the relationship," exclaimed Jack.

"He's nothing but the—the"—

"The brother of our father, to put it mildly," said Oliver. "And I suppose that it is on the strength of the relationship that he wants to buy the old man out."

"He'll never buy *me* out, anyway, the old screw."

"Nor me either, for that matter."

"By the way," and Jack lowered his voice almost to a whisper, "do you think the old man is sound on the goose?"

"He will be as long as—as—well as long as we stick together. Besides he has a pride of his own in the concern, however reckless he is at times."

"And what about the other boys? I see Neil and Norton are having a confab over yonder, with that little beggar Prince listening to what they are saying."

"Oh they're all right, I think; but we'll hear from them at dinner time perhaps. Neil, you know, is a bit of a brag, and Norton has become an inveterate grumbler. As for Prince, he hardly knows his own mind for two minutes at a time, though I don't think the old man cares a snap of his fingers for him, and really he isn't worth talking about."

"But Neil and Norton may put him into leading strings."

"Not a bit of it. They know he's a prig, fit only to know a good potato from a bad one, and hardly that. Why, they say the little beggar, as you call him, puts on airs at times down his way as if he owned the whole business, and that some of the people who deal with his branch, which is after all not much better than a country store, actually believe him. Goodness knows, it would have been better for us if he had been left to shift for himself."

"And what about Bertie?" asked Jack.

"Oh, he's another of them, though he is by no means as pert as Prince. We'll likely hear him express his opinion at the dinner-table also, if he has an opportunity. I don't think he cares very much for his uncle, but there's no saying what he would do if he were to be asked his opinion about the dissolution or the absorption of the firm."

Jack was evidently deeply interested in all that Oliver was saying about their brothers, and would no doubt have brought up Matt's name after Bertie's had he not been interrupted by the imperturbable Matt himself, who had been wandering around the room, putting

a market value on every picture and article of *vertu* as he passed along the walls and near the what-nots and side-tables and chiffonieres. Though he had really been taking his time in making his examination of everything, he none the less seemed to rush upon his two eldest brothers, as if with the intention of running them into a corner and taking them completely in charge.

"Goodness me, how you chaps seem to be having it all to yourselves over here," he exclaimed as he came upon them. "Don't disturb yourself on my account, though," for he saw that Jack was making way for him, "I ain't of much importance here, and if it hadn't been for my daughter Winnie I don't think I would have come at all. But ain't she a comely lass, now, ain't she—worth showing off on a fair day. By gum, none of you chaps can show anything as sweet and fresh as that strapping young huzzie. Why look at her over there making faces at Monty and Tom, as if she a was match for either of them, though she hasn't had half their chances either. You chaps are the big-bugs of the concern of course, and I think a good deal of both of you too. I often speak of you out our way, though neither of you in my opinion has got half the smartness of managing a business as I think ye ought to have. But that is neither here nor there as long as the old man is satisfied with all of us. I guess I do my share of the work, and if you do your share too there ain't nothing to grumble about atween us. Come now, is there, eh Jack?"

Jack said he was perfectly satisfied, and again made

way to let his brother sit down beside Oliver and himself.

"No, no, I ain't a going to sit down; perhaps Oliver might think there wasn't room for both of us, eh Oliver? Ay, you may laugh, and I like you well enough too; but, by gum, Oliver, you're a smart chap, and you like plenty of room too when you want to do all the business you can. You thought I was poaching on your preserves one time, didn't you; and you got the better of me after all, eh? Well that was rich, though it was pretty hard on the old man, with whom I was until lately a little bit of a favourite. But never mind, Oliver, there's room enough for us all, ain't there Jack; for you ought to know, considering the slices you get out of the old man's plum pudding. Oh no, I ain't agoing to take a seat; I want to look at the pretty things, and count their cost as I move around. There ain't no spitting allowed round here, and so a man must do something to keep up some kind of excitement in his confinement. By gum, the old man has things snug here."

"I say, Matt," said Oliver, smiling at his brother's eccentricities, "how are things settling up your way."

"There ain't no other thing but settling up our way unless it be people's bills."

"Oh, I know all about your customers' method of settling bills. But how is business?"

"There ain't nothing else than business."

"What do you mean?"

"Well, I mean, there ain't nothing but buying of land and building of houses with other people's money."

"Not with ours, I hope."

"I don't know about that; the old man may tell you a different story when the accounts come to be made up. But there ain't nothing but business anyhow."

"But you keep Sunday, don't you?"

"Oh, yes, me and Winnie go pretty regular to church; but that's business too. The church, up our way, you know is a kind of bazaar and so is every other institution, for that matter. My gum, you folks don't know anything about enterprise; come now, look at my daughter Winnie there; if she bean't the girl to run these chaps a dance, then my name ain't Matt Naydian," and so the brothers allowed him to leave them, as he continued to pass around in his appraisalment of everything.

"Poor Matt," said Oliver to Jack, "there's not much confidence to be put in a blustering fellow of that kind; and yet I have no doubt he is honest enough in a way, and wide awake to the interests of the firm, at least as far as his own percentages are at stake."

"But what does he think of the worldly schemings of that uncle of ours?"

"That I cannot say for certain," returned Oliver. "We might have sounded him on that question just now, but for his haste to look at the tokens of his father's wealth. Suppose I join him in his tour of admiration round the room and get him to express some kind of an opinion. Perhaps you may seek the companionship of Neil and Norton over there just to find out what they are discussing."

Jack said he had no objections in the world,

"If you could only wile away Prince for a minute or so from their neighbourhood," said he with a smile, "I would probably be more successful in my operations. The fact is Prince and I might speak rather freely to each other, before our greetings were over. I detest the puppy, and I know he has no very high opinion of me. Before I join the other two, you can call the pert little scamp over to solve some problem for you and Matt, though you had better be careful what you say to him, for I am told he can keep no secret, not even his own."

The two eldest brothers, acting on the latter agreement, eventually succeeded in re-arranging their supervision of affairs in their father's drawing-room; though it has to be said that their movements did not escape the ever watchful discernment of the head of the Naydian family. That gentleman, having made a tour among the wives of his sons, picking up crumbs of information in regard to the affairs of the various branches of the firm as best he could, had turned his attention to his grandchildren. Leaving Otta to the care of her grandmother for a moment, no doubt to avoid an appearance of favouritism towards one grandchild, while trying to ingratiate himself with the others, he came upon the group of three, Monty, Tom and Winnie, who were evidently having a good time of it, as some of their aunts had remarked more than once, when the noise of their conversation happened to rise above the blending of voices in the room.

"So you little minx," said he, as he approached them, "you are trying to set your two cousins by the ears,

with your coquetries," and he playfully put out his hand to catch her by the ear, an attempt at pleasantry, however, which Miss Winnie did not seem to appreciate, if one could judge from the toss she gave her head, as she stood away from her grandfather an inch or two. "Ah, I know what mischievous creatures you young ladies are, when you have any object in view; and if marriages between cousins in the Naydian family were only possible, which they are not, there's no saying what would happen on a Christmas morning like this. But come now, what were these two young gentlemen saying to you?"

"They were not specially addressing me," answered the young lady with a pout which was all but a grimace. "Besides, they are of age, they can speak for themselves."

Mr. Naydian was not unaccustomed to a little pertness now and again on the part of some of his grandchildren, but none of them had ever exceeded the daughter of his son Matt in her exhibitions of disrespect towards him; nevertheless even in her he was always ready to overlook such a failing, if it were possible to propitiate.

"Perhaps they were discussing the Christmas presents they were expecting," and again he stretched out his hand, but only to lay it on his grand daughter's arm this time. "Let us sit down together and try to find out all about it."

The boys were sitting on two chairs, which stood facing an empty settee, and as Winnie had been standing behind them the grandfather led her around to join him on the vacant couch.

"Well lads," he said at last. "what does this young lady expect for a Christmas present?"

But Monty and Tom said they had not been discussing this year's Christmas presents, a reply which led Mr. Naydian to hint that they had probably been discussing last year's Christmas presents. But the boys again answered in the negative.

"Then what *were* you discussing?" asked the grandfather, "Come Winnie, I am afraid you will have to tell me after all."

"Monty was saying that you were too fond of Otta," said Winnie blurting out her answer.

"Oh Winnie, how can you say that?" and Monty blushed from ear to ear, "you know it was you that began it."

"And Tom said his sister deserved all she got from the old gentleman, meaning you of course, and it was none of Monty's business."

"And I suppose you told Tom," answered Mr. Naydian "that you had as good a right to my favours as Otta; and so you have Winnie, and so has Monty, and Tom too; for you know well enough that I am fond of all my grandchildren, and anything I can give you in reason you will be sure to have for the asking. So keeping away from the past, for old scores are nearly always old sores, let me hear what you would like to have from your old grandfather this year."

"Oh I want such a lot of things," cried Winnie "that I am afraid Otta would be jealous if I got them from you direct. Could you not increase papa's salary, and he would give me all I want. He gives me lots as it

is, and says he would give me more if he were able. But mother has been so extravagant of late, he says, that his purse needs replenishing, and whom he is to get it from I am sure I cannot say unless it be from you, grandpa. Could'nt you do something for him?"

The grandfather had to laugh, and tell her that she had better not mix up her requests with the affairs of the firm, but leave the management of these to wiser heads. "Your father and I will have a talk over these matters by and bye."

"But he talks over all his affairs with me," replied Winnie, "and when I am satisfied, he does not seem to bother himself much about what others may say."

"Your father's not like that, Monty?" said Mr. Naydian.

"No, indeed."

"Nor even yours, Tom?"

"Hardly."

"But this young lady evidently knows how to wheedle her parent into anything; and so I suppose she will her old grandfather. Come, what is it to be, Winnie? A new bracelet, or a watch, or a doll, or a lap-dog, or a doll's carriage, or—

"I want a new carriage for *myself*," exclaimed Winnie, "if you would only give papa money enough to complete that new avenue of his," and the young lady counted the rings on her fingers, some of which had been bought with her grandfather's money directly or indirectly.

"Not so bad for a Christmas present for a young lady who would grace the finest carriage that ever was made,"

and Mr. Naydian turned somewhat abruptly to Monty to ask him in turn what he would like to have.

"But am I to get it?" asked Winnie, looking for a more definite answer.

"We shall see," said the grandfather.

The young lady rose to her feet.

"Then I'm not to have it?" she said, preparing to move towards the window.

"Oh, I didn't say that, but—"

"But what?"

"Well, we shall see by and bye."

"Ah, I thought so,—a put off as usual, as my papa says," and she turned on her heel. Then throwing her head on one side to look at her grandfather over her shoulder, she said with a toss of her head, "Well, we shall also see, but not by and bye; or else I don't know papa well enough," and she seemed to change her mind and passed away from the window in a direction towards her father who was still talking with her uncle Oliver.

"So, so," said Mr. Naydian, "the minx even threatens the head of the house with the head of the branch. Not bad for a beginning, though how it will end is another matter. You two chaps have been saucy enough at times, but you cannot surpass your cousin Winnie in that line, however much you may try. A carriage for herself—just think of it, after all I have done for them out there—she must believe that I am made of money—eh, you're laughing are you—I suppose now you will be wanting two carriages for each of you or something as extravagant. Come, Monty, out with it; I see you have some request to make."

Monty said he had carriages enough for the asking whenever he wanted them. He was more interested in boating.

"And well does your old grandfather know it. How he has had to suffer in paying your boating debts and those of your sister Queen. The last bill was no trifle to pay, but still I hope it will be the last of its kind."

Monty muttered his thanks, and said something about people that hadn't such a liberal grandfather as he had; which indistinctly uttered morsel of flattery encouraged the grandfather to pursue the conversation a step further.

"I am glad to know you are grateful, anyway, Monty; and I hope you will continue so. I take a pride in your career, and in yours too, Tom; so I hope you will continue to be good boys and industrious. But have you no Christmas desires, eh, Monty, perhaps a new boat, or a bicycle, or a toboggan suit—"

Monty interrupted his grandfather by laughing at his suggestions, almost as saucily as Winnie had done.

"Then what is it to be? It is very hard to please you young folks nowadays."

"I want," said Monty, "something which"—and he paused as he blushing looked not at his grandfather, but at his cousin Tom.

"Ah, you're afraid in case Tom may want one also; but come let us hear what it is; Tom won't be jealous if he can't get one also; will you Tom?"

Tom said he wouldn't, but his looks did not seem to corroborate the assertion.

"Well, Monty, what is it?"

"I want a—a villa," and he blushed, for he evidently thought he would be misunderstood.

"A villa, you scapegrace, why a carriage is nothing to that, unless one has to make the highway in which it has to run. But what puts a villa in your head? Are you going to be—but, dear me, that can't possibly be. What do you want with a villa?"

"I want a place where I can receive my grandfather and his friends, and my own friends, at the carnival and during other holiday seasons, when they come to visit me. The money, I am sure, would be well spent."

"I have no doubt about it," said Mr. Naydian. "No one like a Naydian for spending well. But what will it cost?"

Monty, after a faltering pause, told him his estimate of the cost.

"And do you want me to pay the whole of it?"

"Just as you like," said Monty, somewhat sheepishly, "but if you do, it would be a great favour to me and my friends, and a credit to the firm."

"Bother the credit of the firm!" said the grandfather. "That it still has a credit is sometimes a puzzler to me. But come, Tom, you haven't said a word yet—what do *you* want for a Christmas present?"

"I want nothing, grandfather," answered Tom with not a little dignity.

"Oh, oh, there's modesty in the family after all. You say you want for nothing, and so might all of us say considering our prosperity in these later times. But do you not long for some trifle or other?"

"I said I wanted nothing, grandfather."

"Not even a carriage?"

"No."

"Nor a villa?"

"No, when I want a villa I hope I shall be able to build one with my own money," and when Tom had said it, his cousin Monty looked at him as if he would have preferred to have the punching of his head even to a villa.

"Besides, grandfather, you have so many of my relations to provide for, and have been so good to my sister Otta, as Monty has said, that I will not press you for anything this year at least."

This was something the grandfather had not looked for; yet there was such a sarcastic truth in what the young man said, which was not sarcastic only from the manner in which it was said, that he did not know very well how to reply to it. He had often asked himself where all this extravagance was going to end, not the extravagance of merely living sumptuously as other merchants lived, but the extravagance of promoting improvidence among his children and his grandchildren.

"Like father, like son—though there's no such likeness, I'm afraid, between Oliver and me," thought the old merchant. Then he turned to Tom, "Well, well, I must not laugh at your independence altogether; I would there were more of it in our family, and yet perhaps I am myself to blame that there is not more of it; and so, without giving Monty any satisfactory answer, he passed on among his other grandchildren, to promote if possible his own popularity with them.

"What a cad you are!" exclaimed Monty as Mr.

Naydian left them, and perhaps it was the suppressed voice in which the exclamation was uttered that made the speaker so red in the face.

"Better to be a cad than a castor," returned Tom as cool and collected as could be.

"What do you mean?"

"I mean what I say; it is better to be honestly humble than to grasp at more than one needs or has a right to."

"And do you mean to say that you are honestly humble?"

"Perhaps not; but a cad *can* be honestly humble, and you know you called me a cad."

"And I'm likely to call you worse than that, for it seems to me you are a hypocrite as well," and Monty was evidently intent on working himself into a passion which would soon be audible to every one.

"You better remember where you are, as perhaps you do, for your safety's sake. You think because you want a villa you can pass for a lord; but don't attempt to lord it over me, even if I be an inch shorter in stature."

"And what does it matter to you if I do want a villa?"

"Oh nothing in the world; but what does it matter to you if I don't want a villa until I can pay for it out of my own earnings?"

"It matters this; you want to play the prig, and make the old man believe he is too liberal," and Monty continued to raise his voice.

"And so he is too liberal, and what is more he is

liberal with other people's money, which is a very bad kind of liberality as you needs must confess."

"I'll confess nothing of the kind; he doesn't need a monkey like you to tell him how to spend his money, nor do I want your advice either."

"But I have given you no advice."

"No, not unless impudence be advice" and Monty's voice began to be heard by the others near him in the room."

Tom perceived this, and wishing to avoid a row, rose to seek refuge from his irate cousin.

"I think we had better postpone a discussion which is creditable to neither of us," he said as he turned to go.

"If the discussion be discreditable, you know who's to blame," shouted Monty. "A beggar like you deserves no consideration at anybody's hands; and I think the best Christmas present for you is a psalm book and a pair of quills for your nose," but before he had finished the sentence Tom had left him.

Nor was the discussion in other parts of the room anything less animated; and perhaps it was on this account that the attention of the assembly had not been turned to Monty and Tom sooner. Oliver had busied himself with Matt and Prince, Jack had found no reticence on the part of Neil and Norton, Mrs. Naydian had thrown all her energies into winning the sympathies of Jack's wife and in re-assuring the wives of Prince and Bertie, while Mr. Naydian had sought to make overtures to John and Hal as they stood in a group near the piano with their cousins, Charlotte and Fred.

Charlotte sat on the piano stool, and looked as if she

had a longing to play something or other for the company ; but as the hour was a little too early she received no encouragement from the others, unless it were from Fred, who had whispered in her ear that he would be sure to join with her in a song or a duet in the evening or after dinner.

" I only wished to drown the voice of trade," Charlotte said, " for there seems to be nothing else in the neighbourhood ; and Fred assured her that nothing in the world would delight him more than to hear her in her endeavours to throw some kind of sweetness in the discussion which John and Hal were carrying on.

These two young men, it may be said, were leaning against the piano, and looking in each other's faces very much after the manner of Monty and Tom before the crisis came.

" You are fond of music, I know," continued Charlotte, " and it is pleasant to think that there are some in the family who long for other pleasure than the discord of mere money-getting."

Fred said he hated trade and its restlessness of spirit.

" But for all that," said he, " I have sometimes to assume the appearance of being busy for father's sake."

" And so have I, during the summer season," returned his cousin, " when we have so many visitors."

Fred said that was business of another kind, and not so uncongenial as mere buying and selling.

" Yet I sometimes wish they would stay at home : many of them are so vulgar and presuming."

" We have lots of visitors too," said Fred, " but they don't generally stay more than a day or two at a time,

and hence we don't bother over them. When we find any of them vulgar or presuming we make it too hot for them, and so they leave. At what time do your visitors generally leave you?"

Charlotte said they were generally all gone in September.

"Then your season of quiet begins quite early in the year."

"Oh no, the autumn is papa's busiest season."

"And the winter months?"

"Oh, they are our noisiest season."

"How is that?"

But before Charlotte answered him she looked around to see where her father and mother were, and otherwise convinced herself that no one was likely to hear what she was going to say. Then bending her head towards her cousin she whispered something in his ear.

Fred merely elevated his eyebrows by way of an answer to her whisperings.

"Yes, my dear Fred, it is sometimes awful," she said, in a louder tone. "The din in the house at times drives all music out of my head. And they call each other all sorts of bad names, names I wouldn't for the world repeat to any one."

Fred could only supplement his former way of carrying on the conversation by shrugging his shoulders.

"Don't *your* father and mother do it?"

Fred evidently did not like to be put in the witness-box so abruptly, yet he answered that his parents were nearly always respectful towards each other in their daily walk and conversation.

"You know," said he, "my mother is a very delicate woman."

"And therefore cannot scold," laughed Charlotte. "Well I only wish my mamma were a little more delicate than she is if that would put an end to her scolding. Papa, you know, cannot stand very much, and when she starts him in one of his tantrums he just swears so awful, that I almost hate both of them. She is ever teasing him about the extravagance of the Naydian family, and his own extravagance too, and will sometimes tell him that he is little better than a thief, when he gets an unexpected haul, as she calls it, out of grandfather. She even, at times, speaks of him to his face as being a hypocrite, when he passes himself off as a rich man before people, and boasts of his influence with the firm; and when all other accusations are exhausted, she will discuss with him religious matters in a way to set him almost wild. Sometimes I really do not know what to do, they go so far in their quarrels. I have seen him shake his hand in her face as if he were going to strike her; and once he spit in her face and told her she was nothing but — but really I cannot repeat the dreadful language he sometimes uses, nor should I be telling you all this; for mind you it is in strict confidence I am speaking to you," and she reduced her voice again to a whisper. "And now tell me, Fred, what do you think will be the end of all this?"

Fred looked into the pale face of his pretty cousin, and saw that she was telling him no hysterical tale of her own making up. The girl was evidently speaking the truth, and in his heart he felt for her. And yet

what advice had he to give—he, a young man, with little or no influence with anybody connected with the family outside of his father? If he were to say that he would talk to his father about it, who might approach grandfather Naydian on the subject, it would only be to mock the poor girl in her distress; for well he knew that his father had very little influence at headquarters, and that what influence he had was but the negative influence of a confirmed grumbler. Besides, he had often been told what a dangerous thing it was to interfere in the family affairs of a household not his own.

"My dear Charlotte, you must not distress yourself too much about the matter," he at last said. "I have seen not a little of what you have been telling me in other households than yours. Why, there's Uncle Matt and his wife—what a shine they have had lately; and yet, to look at Winnie, you would not think that she takes it so sore to heart as you do. Their last rumpus was really a scandal, and what is more, everybody knows all about it; whereas your father and mother can have as many tiffs as they choose, and nobody seems to know anything about them. You heard how Uncle Matt introduced his wife when they came into the hall together?"

"Ah, yes," interrupted Charlotte, "but Uncle Matt has not had the opportunities of learning how to act that my papa has had."

"I don't know, I'm sure; you know their branches are both somewhat isolated."

"That is true; but isolation is not without its opportunities. Why, there is Uncle Bertie—"

"Well, what about Uncle Bertie?"

"*He* doesn't quarrel with his wife."

"That is only because you don't hear of them very often."

"But do they quarrel?"

"Well, I should rather think they do."

"But not so violently as Uncle Matt and his wife?"

"No, no; hardly as violent as that; but they do quarrel, all the same, and I often think it is a pity that there is so much of such nastiness of conduct in families, —in those to which we are related, at least. If our uncles would only imitate grandfather in this respect it would be better for them; why, to look at grandfather and grandmother, you wouldn't think they were ever cross with each other."

"But you haven't answered my question yet, Fred," said Charlotte. "Where is all this backbiting going to end?"

"Not in the divorce court, anyway."

"Well, no; that can hardly be, in a country where there is no divorce court. But it must end bad for all that."

"It *is* ending bad, for it is playing the very deuce with the affairs of the firm, and nobody knows that better than Grandfather Naydian himself, though he makes believe that everything will come out all right in the end."

"Some of the wives may run away," Charlotte suggested.

Fred thought that was not likely, though he laughingly remarked that perhaps it wouldn't matter very

much if one or two of them did stay out of sight for a while.

"But some of the husbands might want to run after them, or run away themselves."

"Ah! that would be different; though they might find a difficulty to know where to run to. But I am afraid our cousins near us are having a lively time of it, judging from their looks and their words; the quarrelling in the family is not confined to husband and wife merely. These two chaps are as jealous of each other, I believe, as Monty and Tom, and in their loud talk have even attracted the attention of Ruth and Yar. See how the two youngsters have turned from the album they have been examining, to listen to what they are saying."

Charlotte rose from her seat to look over the piano at the two little ones, who, when they saw her, pointed with their heads to their brother Hal, as he seemed to be expostulating with their cousin John. They were evidently very much amused at the black looks on John's face; and really it was his loud uncertain voice that had at first interrupted their innocent enjoyment among the pictures. All was not a scene of jealousy and ill-feeling in Grandfather Naydian's household that day, as the pleasant faces of these two young folks indicated; and perhaps such little folks as these had a part to play in soothing the restlessness of spirit manifested in more quarters than one. In the meantime, however, the sound of the dinner gong put an end for the time being to all controversy, pleasant or unpleasant, in the drawing-room; for, as soon as it was heard, all eyes

turned towards Mr. Naydian the elder, who had arisen to give his commands as to the order of retiring to the dining-room.

"Oliver, will you take your mother in to dinner, please?" he said with a stately wave of his hand; "Jack, your sister Nottie; Norton, Mrs. Neil Naydian, if you please; Neil, Mrs. Norton Naydian; Bertie, your brother Prince's good lady; Prince, Mrs. Bertie Naydian; Monty, your cousin Otta; Fred, your cousin Charlotte; Yar, Ruth, if you please; my dear Matt, Mrs. Oliver; Tom, your cousin Queen; Hal, Miss Winnie, and don't let her mystify you, the minx that she is; King, your cousin Victoria; John, your aunt, Mrs. Matt; and now, my dear Mrs. Jack, will you please accompany me, while Ham, and Londy, will follow as our trusty knights."

Thus did Mr. Naydian arrange the members of his family, and it is for the reader to discern whether his arrangements have been judicious or not. In each other's company, these groupings of two and two, must sit for more than an hour listening to what may please or displease them; and it will be a thousand pities if Mr. Naydian has not succeeded in bringing the sour and the sweet of his family connections into such relationship as to secure that good-will towards themselves, which is said to prevail in all well ordained family circles at Christmastide.

CHAPTER III.

THE DINING-ROOM.

IF Mr. Naydian had betrayed a somewhat pardonable pride in the luxurious decorations of his magnificent drawing-room, he had probably as much reason to be proud of the spacious dining-room in which the members of his family sought to arrange themselves around the richly adorned table that ran the whole length of the apartment. The room was perhaps the most cheerful in the mansion, large though it was. It was lighted from three windows, two on the one side, and a large bow window at the end which looked out upon the well wooded grounds that lay to the west. Opposite the two windows there was a massive mantel-piece of the gothic order of carving, which in its breadth extended along the centre of the blank wall of the room and rose to within a foot or two of the ceiling; while from underneath its emblematic and somewhat beetling designs an anthracite fire gave forth a glow of comfort that was but a counterpart of the sunshine, which was endeavouring, through the curtains of crimson and gold, to reduce its wintry glare to the mellow tints of autumn. Two spacious side-boards stood on either side of the mantel-piece, and repeated the tale of luxury which every nook and corner of the Naydian mansion knew so well—re-

peated it from their burdens of burnished silver-ware that dazzled as if with a light all its own. Here and there, there hung on the walls several gems of ancient art, with one or two pictures of later workmanship set in frames of modern mould and gilding. No pains had been spared on the table, which in itself was a work of art. It was divided into seven sections, each with a centre piece of flowers, from which ran or radiated blossom lines of the most delicate hue and odour; while in the centre stood a massive epergne embossed with the armorial bearings of the family, which, with the several flower centres, repeated itself in the crystal-ware that encircled the table with a variegated brilliancy. Truly Mr. Naydian entertained as became a merchant prince, even if he had humbly refused to take rank as a merchant prince; for royalty itself would hardly have been able to outrival the *gloria victus* with which his table shone. Indeed Dido's feast in honour of Æneas would have but poorly compared with Mr. Naydian's preparations for his Christmas festival.

Of the *farmuli* and *farmulae* who had busied themselves with the guests since their arrival it has not been necessary to speak. There were, however, enough of such and to spare. As might be expected, the dignity of the former was strictly in keeping with the occasion; for was not the veritable Jeames himself present with all the splendour of his ancestry, aglow with all the finery of flunkeydom? His wig weighted with pomade and powder gave him an air of consequence and paternal sobriety, as he was seen several times repeated in the gentlemen who were in attendance in the dining-room

and elsewhere. Of confusion there was none, for the several Sir Giles Overeaches, in their crimson vests, nankeen shorts, and blue coats corded with golden braid, glided hither and thither, showing by their dexterity in finding the proper place for each guest, how far they had memorized to good purpose the part they had to play. A mistake on the part of any of them would have been all but worse than a crime. Besides there were daintily printed cards on the table showing where each one was to sit; and indeed so carefully had all the arrangements been made that when Mr. Naydian took his place at the head of the table, with Mrs. Jack on his right and Miss Nottie on his left, there was nothing for him to do but to mutter some words of thanks to Providence in view of the fact that things had been so well ordered in the economy of things for him and his.

After grace, and while Sir Giles was busying himself with the soup, Mr Naydian could not help casting a satisfied glance at his surroundings, as if the thoughts that had passed through his mind, when he was alone in the drawing-room in the morning, were again flitting before his mental vision. There was contentment in his smile, as he gazed on either side of him upon the two lines of human beings whose destinies were so intimately connected with his own; and when he ventured upon that favourite sympathetic smack of his, as he brought his hands together on the table, those near him knew that he was going to say something pleasant by way of encouraging conversation.

"Ah!" said he, seemingly to Mrs. Jack, though evidently in behalf of all at his end of the table, "how

pleasant it is for a family such as ours to meet once in a while round a common table. Our interests are common, whatever some ill-natured people may say, and so ought our sympathies. You can hardly understand, my dear, how it warms an old man's heart to be able to exchange greetings in person with one's sons and daughters and grandchildren on what is to most of people the pleasantest day of all the days of the year. Here, with hearts beating in union and happiness, as we sit around our festive board, we can, if we have a mind to, forget all the carkings of business cares, and live a life of peace and comfort for twenty-four hours at least. Perhaps not all of us can guarantee this much, and yet, when I look around me, I can hardly conceive how this our family can be otherwise than contented and happy. To those who think and speak ill of us at times, we could hardly advance a better proof that what they say is nonsense than the evidence of a day such as this. It is Christmas to all; but it is Christmas to us in a special sense, for where there is good-will the day brings a blessing in every one of its experiences; and who shall say that there is not good-will among all of us? Ay, verily, a happy and contented family is mine."

And whatever of self-deception there might possibly be in Mr. Naydian's character, as there is in everybody's character, there was nothing in the demeanour of his children as they regaled themselves with the dainties which had been prepared for them, that gave the lie to his words. Even Mrs. Jack, whom he made his medium, and who had sometimes spoken of her father-in-law's self-deceptions by a far uglier name than

that, was all complacency, and smilingly acquiesced in everything he had said.

"The Naydian family is certainly one of which we are all proud," was what she answered when Mr. Naydian had made a pause. "Its spirit of contentment is a fitting guarantee of its future greatness."

"Well spoken, my dear," applauded Mr. Naydian. "The sentiment is an excellent one, and Nottie and I shall drink to it, and the rest of those who have heard it, if they please," and the merchant raised his glass simultaneously with those at his end of the table. "I have always counselled my children to cultivate a spirit of contentment, which next to faith in each other, is to be the guarantee, as you say, of our further progress as a family; and I don't think I shall have reason to complain in the long-run."

"Nor in the meantime either, papa," exclaimed Nottie who saw that Mrs. Jack noticed the *faux pas*.

"No, nor in the meantime either can I have any cause to complain, as I have said already, though perhaps my heedless critic of a daughter here did not notice it. We have but to stand by each other."—

"As we do," interrupted Mrs. Jack with a smile.

"Yes, my dear, as we do,—very well put—as we do; for we are certainly all loyal to one another, and none more so to me than you are, my dear."

As has been said, Mr. Jack Naydian's wife was of a somewhat suspicious turn of mind, and it was no doubt natural enough in her to try to cloak such a tendency with something which looked the very opposite. Nothing pleased her better than to have at times an op-

portunity of combating her father-in-law's self-deceptions ; and this she could do with a vivacity of manner which not unfrequently led the old gentleman all but to believe in her. He had said in the morning that she and Jack would no doubt proclaim their loyalty in fervent terms before the day was over, and the truth of his words was to be shown as far as she was concerned, now that he had given her the chance to speak about herself.

In all that she said, however, there was not one disagreeable word, not a word, strange as it might seem, which anyone could say had a double meaning. The Naydian family was as much her family as it was her husband Jack's. She had always had faith in its future, and she had always tried to strengthen the connection between father and son. She praised Mr. Naydian to his face, and spoke warmly of the liberal manner in which he had dealt with Jack and Jack's belongings, not forgetting to throw in a word now and again of the good will which she and Jack had for all the other members of the family. Nothing could be pleasanter than her smile, nothing sweeter than her words, and Mr. Naydian certainly did not look as if he disbelieved a single word of what she said. Every word of it he had heard before ; and every word of it he had often taken time to consider in its fullest import. But he was listening to it all again, as if he had never heard it before ; for there was a passion in his daughter-in-law's manner of saying things—a sweet impetuosity which the old merchant could not resist, and which, as some people said, could even draw

the wool over Jack's eyes at times. In a word, the fit of pleasing was on Jack's wife, and if her protestations were probably not altogether honest, her manner of making them was at least so impressive that Mr. Naydian looked deeply interested in all that she was saying, only interrupting her mellifluousness of speech now and again with expressions of sympathy and applause. Even Nottie was interested and pleased, as were also the others in the vicinity; and when at last the vivacious matron spoke of the antecedents of their family—for the Naydian family was her family and Jack's, and their children's family, too—when she talked of the nobility of its old world connections, of their dignity and influence, of their pride of ancestry and their achievements in commercial and social life—when she spoke of Grandfather Naydian—her own children's great-grandfather—as a kind and benevolent old gentleman, towards whom, as head of the family, she felt all a woman's faith and loyalty, one would have thought she was making a speech. And so she was making a speech—a sweet speech, which any one would have listened to just as intently as did Mr. Naydian, and which probably they would have applauded just as joyously as did Mr. Naydian. For it is really such a woman as Mrs. Jack Naydian who, when she likes, can drive away the carings of business cares from a man's thoughts, even if it be for only twenty-four hours at a time.

Nor was the fit of trying to please only to be seen at one end of the table. The epidemic had broken out all over the household; for neither at the beginning of the

feast, nor while it continued, were there to be heard any of those self-sided discussions which had made the drawing-room such an unpleasant place for Miss Charlotte, and which had made her propose to Fred to drown the voice of trade with some piano offering or other. As the courses came and went, there was nothing but smiles and subdued sounds of merriment to greet them—nothing but that politeness of intercourse which ignores self-seeking at the dinner-table of a gentleman. Even Matt had doffed his country airs to play the part of a gentleman in the company of his brothers and sisters and nephews and neices, and was even able to take his wine and handle the table-ware without asking either himself or his neighbour how much it had cost. John and Mrs. Matt, sitting together near the centre of the table, were to be heard conducting a conversation in which no word of impropriety passed either of their lips, nor, dissipated though the former looked, did he think of drinking more than the others. Everywhere the best of good-breeding kept company with the best of good feeling. Jack who was as far from Prince as it was possible for him to get—for Jack sat next to Nottie while Prince sat next to his mother on the opposite side of the table from Jack—even Jack was seen to nod to Prince away in the distance and drink wine with him, while John and Hal with only Mrs. Matt between them would bend their heads forward to exchange greetings or to decide some question or other which Mrs. Matt would put to both as the three of them conversed together at intervals. Monty and Tom had evidently forgotten much of their quarrel in the drawing-room, if not all of it;

for they more than once were observed exchanging courtesies across the table, holding their glasses towards each other and then simultaneously to their lips as good fellowship demanded.

And if such was the case where there had been evidences of friction, what was to be expected from Oliver who sat in the seat of honour next his mother, with every opportunity of keeping that lady and all at her end of the table in the best of good humour. Why, in his fun and frolic, he sometimes all but forgot the proprieties, and was forever taking off his glasses to wipe them, on account of the tears which would come into his eyes, from laughing at his own drolleries. Some one near him, either Prince or Bertie, said if he kept them laughing so, he would have to sing them a song when the dessert came on; and Oliver retorted that he had often sung songs when neither dinner nor any other meal was in sight.

"Oh, Oliver," exclaimed his mother, "that's some time ago."

"And not so long either, mother," answered Oliver. "And as you know I used to compose them, too, though much to the chagrin of my otherwise sweet-tempered better half. She was dreadfully put out that her husband should think of being a poet."

"We must have one of these songs of yours to-night," said Prince.

"I'm afraid you will have to sing it yourself, then," and Oliver laughed to think that his singing had ever been taken for anything but a joke. "The fact is when a man cannot whistle to keep his courage up, he had

better take to writing songs and to singing to them too. It refreshes one's own soul and dreadfully annoys the enemy. Besides when I took to minstrelsy I was in straits,—a position in which the poet generally finds himself sooner or later."

"Oh, no," he continued, "don't look at me in that way; I never was altogether crazy. The straits I was in involved the loss of clothing, not the receiving of a new suit," and Oliver proceeded to give his account of the time he had to sing to keep his courage up; and followed this up with ever so many other experiences of his that the sounds of the merriment at his end of the table would sometimes even reach Mr. Naydian's ears, as he conversed with Mrs. Jack and the others near him.

And once Oliver and his mother, withdrawing from the general conversation, became so confidential in their good nature towards each other, that Prince, laughing at his joke beforehand, declared—though it was very improper for him to do so before Sir Giles, who was at the moment changing his plate—yes, actually declared that he would tell his father how Oliver and his mother were carrying on. And the joke that Oliver was courting his mother was kept up for some time, amid many other pleasantries of the same kind, until it actually reached Mr. Naydian, who laughed as heartily as any of them at it.

"Just listen to that," said the old merchant, as another burst of laughter came from his wife's end of the table. "There is fun enough down yonder, though there is pleasantry enough here too—pleasantry of perhaps

a more subdued tone, eh, my dear," and Mr. Naydian looked benignantly on his daughter-in-law, and then again looked with pride along both sides of the table until his eyes rested upon his wife. "I suppose, Nottie, you would like to go down and hear what they are laughing about. Perhaps you think they are having the best of it?"

But Nottie declared that she didn't think so, and had no intention of deserting the company she was in; while Jack and Matt who sat opposite and only two places from their father, winked at each other with the eye which their father could not see, though why they had so misbehaved they could hardly have said, unless it were from the joy which revelled all around them. And thus it was perhaps that to avoid even the appearance of making a mistake, they saluted each other in the more appropriate manner of taking wine together. Then speaking in a low tone to each other, and subsequently in a lower tone with Mrs. Jack and Mrs. Bertie who were on either side of Matt, and with Miss Nottie and Miss Otta who were on either side of Jack, Matt, in a voice which all at his end of the table could hear, ventured to ask his father to tell them of some of his earlier experiences in the country, "how prosperity had been vouchsafed to him in his affairs."

"Why," said Mr. Naydian in reply. "Some of my sons have more of an early experience in the country than I have. For example, there is Jack who came out here long before I ever thought of coming. He and Neil, you know, are nearly of an age, and were sent out by my father—a wondrous old man is my father, as you

all very well know—yes, they were sent out to establish branches of the parent firm many many years before it had been decided that I should join them. Oliver, as you also know, had been sent out a year or two after Jack and Neil had succeeded in gaining a foothold in the country; and it was only when he and his uncle on the other side of the line fell out over certain tea transactions in which his grandfather was also involved, and when the parent house had decided that Oliver and Jack should form a partnership, that the question arose whether I should not be sent out to look after matters and thus take part conjointly with my sons in establishing trade connections in this country. If you remember Neil and Bertie were sent out at first under the direct auspices of the firm at home; whereas Norton having taken part with Oliver in the latter's quarrel with his uncle, was allowed to share in the trade which Neil had originally taken charge of."

"And what about Prince?" asked Nottie.

"Oh, his charge was one of Neil's outposts at first."

"As some people think it ought to be still," said Jack.

"Some people are always saying strange things about us," answered the father. "They even think that Neil, Norton and Prince should go into partnership. Why they even spoke of that before I finally settled with you all, and are still talking about it. But we were asked to talk about the olden times, and I am sure Jack here can tell us all about them far better than I can do."

"Oh, no, father, not better, nor even half as well," exclaimed Jack looking over at his wife.

"Ah, ha, you rogue, that won't do, not a bit of it. Your wife and father know well enough how fond you are of making a boast of these reminiscences in company. Don't we my dear;" and Mr. Naydian bent his face towards Mrs. Jack in the most friendly way, with not a little coaxing in his tones. "If there's a talker in the family, and a good talker and a flatterer to boot, it is none other than your husband; we know the scamp, my dear, don't we; we know him by this time, and you know him too, don't you—the tease that he is," and if Prince had been at Mr. Naydian's end of the table he would have been as likely to say that his father was courting Jack's wife, as he had been to say that Oliver was courting his mother.

"So make haste, you flatterer," said the father with his face all over with smiles.

But Jack still demurred, and said that he would not for anything usurp his father's right at his own table.

"Then I must appeal to Matt."

"What, to spin a yarn?"

"No, but to influence Jack."

Nevertheless they all agreed that Mr. Naydian should continue his narrative of the early events connected with the progress of the firm, and that Jack might supplement it afterwards if he saw fit. Nor was Mr. Naydian at all displeased at the conclusion come to, for otherwise he would have lost the opportunity of working his way towards the general ear of the assembly before the repast was over. He was not as proud of his antecedents in the country as Jack was perhaps, but he was often just as fond of talking; and it would be but

a poor Christmas in the Naydian mansion, at which Mr. Naydian found no opportunity of speaking of the continued influence of the parent firm at home, and of what that firm had done and was doing for all of them.

"Some people talk of the obligations under which we lie," proceeded Mr. Naydian, with at least six of the company listening to him. "Our branch out here, which is now the second most prosperous of all the greater branches, must necessarily be under obligations to some one, considering the short time it has taken us to achieve what we have achieved; and to whom would it be wise for us to be under greater obligations than to the firm which has always sympathised with our efforts? When the parent firm established Jack and the others out here, the expense was something enormous before anything like a permanent return could be made. You all know how my father has prospered, notwithstanding the burden of debt he has had to carry; and yet, when he was increasing his debts by spending money on the boys, he was generous enough to assume their responsibilities without very much grumbling. And when I undertook to consolidate all the minor branches out here into a greater branch, there was a further vast outlay, as was to be expected, and again his influence in the money market came to our rescue."

"A very good thing for all of us," interrupted Matt.

"Yes, a very good thing for all of us, and not a very bad thing for him either; for now that the profits are sufficient to meet the interest on the loans secured in our behalf, we may be said to have entered upon a new era of progress and prosperity, if not of independence;

at least I think we are all ready to confess that each and all of us have now enough and to spare."

"There is certainly no reason for any of us to grumble *very* much," again interrupted Matt, with a laugh.

"And yet, my dear Matt, there are some of us—but no, I must not make any complaint against any of my children, who are all willing enough to strengthen my hands in an emergency," and Mr. Naydian looked round his family circle with the greatest complacency. "I have every reason to be proud of you all."

"And we have every reason to be proud of you, sir," said Mrs. Jack, a sentiment which Jack himself quietly applauded.

"Ah, my dear, there are more flatterers than one, it seems, in your household."

Thus encouraged, however, Mr. Naydian, in continuing, began to raise his voice, in order to enlist the attention of others beyond his immediate vicinity. What he proceeded to say was very much what he had repeated to himself in the drawing-room in the morning, and as a mere preliminary it might mean anything or nothing. What Mr. Naydian had in view was neither more nor less than to engage the attention of all his children and grandchildren in a natural way, and this he very soon did, by gradually raising his tones, so as first to reach the centre of the table, and in time the extreme end, where sat his wife, still listening to her favourite son Oliver, and laughing with him. Sir Giles had received his dismissal after the last course had been served, and as soon as Mr. Naydian found himself the only one speaking, he quietly asked them one and all to prepare to drink a toast he had to propose.

"Yes, my children," said he, "there is but one more duty for us to perform before retiring to the parlour, where the younger folks may find further amusement in picking out their Christmas presents," and Mr. Naydian paused, when he had risen to his feet, until the company had made ready to listen to his toast—and to drink to it, too.

"There must be no heel-taps, I suppose, sir?" shouted Oliver.

"No, nor handicaps either," replied Jack.

"The toast is a loyal one," said Mr. Naydian, in his suavest manner, "and every one must be loyal to the usual manner of drinking to it in a bumper," and there was some passing merriment in watching the ladies fill their glasses.

"Yes, my children," he continued, "there is but one toast which we are expected to honour on this occasion, and I need hardly tell you that the toast is 'John M. Naydian and Company,' and therefore, if you will allow me"—and again he paused, though it could hardly have been to see if any one present would raise an objection—"if you will allow me, I shall propose the toast of 'John M. Naydian and Company.'"

"John M. Naydian and Company!" again shouted Oliver, taking the lead, merrily, as usual.

"John M. Naydian and Company!" shouted they all, as they rose to their feet, and raised their glasses to their lips.

"John M. Naydian and Company!" repeated Jack; and then, after an awkward pause, John Naydian, jun., tried to start the tune "For he's a jolly good fellow,"

and Fred actually thought to join in, though the whole thing proved a failure, as it was no doubt intended to be. Then Matt tried to raise a "Hip, hip, hurrah!" but it also came to grief, and the company resumed their seats, amid great laughter, which was, after all, perhaps more in keeping with the occasion than a Bacchanalian song or a cheer.

When it is said that all resumed their seats, of course an exception must be made of Mr. Naydian, who had still the speech of the evening to make, as every one present knew from experience.

"Yes," said the proud merchant as he set down his glass "there is but one toast which need engross our attention on a day like this, and the manner in which you have responded to it, shows the unanimity which prevails amongst us as a family. Perhaps it would be as well, seeing my annual speech has become somewhat threadbare by this time—"

"No, no!" cried Oliver.

"Perhaps it would be as well for me to call upon Oliver or Jack or some of the others to respond."

"No, no!" cried they all "Father's speech! Grandfather's speech."

"Well, well, though you desire to have it so, I must confess that I hardly know what to say. Had I not on other occasions referred to the time when I undertook the task, at the suggestion of your grandfather, to consolidate his and your interests on this side, I might tell you of the difficulties which I had at first to encounter, the difficulties in fact which we all had to encounter, in bringing things into shape. I would

like to tell you over again of the time when you, my sons, were still separate and distinct branches, having no connection with one another but through a central agency thousands of miles away. I might tell you how people prophesied ill of us when the first attempt at amalgamation was made between the branches in the hands of Jack and Oliver, and how their prophecies seemed to come true when misunderstandings arose," and so Mr. Naydian continued saying he might tell this and he might tell that, until he had the whole story of Jack and Oliver's experiences under his first attempts at amalgamation more than complete. Yet his audience seemed to be patient enough; for was he not really speaking about themselves, and what can be more interesting to one than the story of one's own life and origin?

"I might also tell you about the first proposals made by Jack and Oliver and Neil and Norton to consolidate under me and how the pessimistic crowd again cried out against the tendency and prophesied nothing but ruin to all who should have anything to do with us. Even the fact that the firm at home was in favour of my taking charge again did not check their opposition. Yet the consolidation took place and Prince and Bertie were also brought in and Matt was provided with a new branch, the first of many others I propose to open and all things began to assume the prosperous look which they now have."

"But this is not what I want to tell you," continued Mr. Naydian after taking a sip of wine to moisten his lips. "you have heard all this before, and know it well

enough even if I never mentioned it at these festive gatherings of ours. What I really want to tell you is, that notwithstanding the prosperity we have experienced, and the unlimited confidence our great branch firm enjoys both at home and here, we still have pessimistic,—excuse the word my children, it is the most appropriate I can find—yes there still are morose advisers who deal with us, and who prophesy all evil of us as before, unless we accept their advice. Why no later than yesterday, I had a letter from your uncle over the line, in which he said that some of our customers thought we should cut whatever little connection remains between us and the firm at home, and make one firm of it with him, though I think I know how the suggestion was brought about ; and a week ago an aristocratic friend of mine who has some stock in our concern, threw out the hint that we would be adrift from the firm at home if we did not mind what we were about, and that there would be really nothing so good for us as for me to give up the supervision of affairs out here and become a close partner with my father and his other sons. But I must not detain you my dears. These are matters which my sons and I can discuss afterwards in the library. All I have to say is that we are all loyal to our consolidated branch, or as we may reasonably call it the firm of John Naydian and Co. I thank you heartily for that loyalty and trust I shall be long spared to you to perpetuate your prosperity ; and so with my blessing I may dismiss you to the parlour where the presents have been laid out or otherwise indicated."

When Mr. Naydian had finished there were some timid attempts at applause, and during the confusion and noise Neil laughingly said that it was Oliver's turn now. There was no chance for escape,—he had either to make a speech or sing a song; and so the pleasant cries became all but general around the table, some saying that they wanted a song, some that they wanted a speech, but all being unanimous in claiming that it was Oliver who was to be heard from. But Oliver was evidently determined not to move until he had permission from his father, though he blushed a good deal, and even took off his glasses to wipe them, perhaps with the intention of giving Mr. Naydian time to consider whether he should invite him or not to favour the company. Mr. Naydian, of course, had not expected that his guests would remain in the dining room after his speech; indeed his announcement about the presents in the parlour seemed all but a bribe offered to induce them to break up as soon as he had had his say. Yet as he had seldom thwarted his children in any of their wishes, he at last turned the movement in favour of further speechifying into a half joke, and looking over to Mrs. Oliver, who sat three places from him on his right, asked her if he would call upon her husband for a song or a speech.

"Oh, not a song, if you please," she cried, holding up her hands, "he's the most horrible singer you ever heard."

"Even when my gracious helpmeet plays an accompaniment," said Oliver as an aside to his mother.

"Still, I think we should have the song," said Matt

who sat next to Mrs. Oliver. "As far as I am concerned I have become accustomed to the most horrible things out our way."

But Mr. Naydian thought they had better follow Mrs. Oliver's advice, and so he called out to Oliver that it was not the thing for him to keep the company waiting, as they were all anxious to withdraw to the parlour to examine the pretty things.

"Come, Oliver," said his mother, laying her hand proudly on his shoulder, "they all want to hear from you, and so do I," and at last he arose amid applause in which there was now little if any timidity.

"It is not often I have a grudge against a member of our family," said Oliver, by way of introduction. "Neil here has yet to learn how to let well enough alone; and Neil had to interrupt him by saying that he had never heard Oliver called "Well Enough" before, at which they of course all had to laugh.

"Besides," continued Oliver, "he himself is so accustomed to speaking that he thinks anybody can put up with his importunities and his interruptions without inconvenience. He has asked me to sing a song, and I would I had him in some corner all by myself to sing it to him, without disturbing other people. I would probably get him to sing another much more horrible if only to get the sound of mine out of his ears."

"One of his Gaelic requiems," cried Jack.

"Or one of your *freshets* of woe," retorted Neil.

"Either of them if he likes," continued Oliver with perfect nonchalance at his brother's jokes. "As you all know, it is not for me to counsel other people to bor-

row, seeing I am given so little to it myself; and if I were called upon to sing a song it would be one of my own and one of my sweetest I would give you, seeing that like the old Scotchman who owned a lark, I can truly say that I have 'a sweet *sangster*, o' my ain at hame,' not to mention other budding poets in my neighbourhood. But it is not a song, but a speech I have to give you, and what it is to be about is more than I can tell."

"You can at least repeat the alphabet," exclaimed Prince.

"Of your brother Prince's grievances," cried Jack.

"Or of our brother Jack's privileges," returned Prince.

"My father has really said all that need be said on an occasion such as this," proceeded Oliver, unheeding the interruptions at last; "and yet were this the time and place for discussing them there are one or two things he did say which ought to lead the most thoughtless of us to think before we speak, and to speak too. We cannot but join with him in congratulating ourselves on the growth and progress of our influence as a firm. Of this I can speak from my own position—for my branch has truly prospered and continues to prosper—and it is not the least business of any of the other branches which has passed through my hands. The general statement will show—as my father will no doubt inform you—that all of us have prospered; and where there is prosperity it is folly to grumble. But as we all know business is progressive, and to be progressive it must keep pace with the development of its environment, as the scientists would say. In other words we must keep

up with the times. If the times change we must change with them; and while we may at first shrug our shoulders at the suggestions which father says he has received from those interested in our welfare, yet there may be something good in some of them, which may help us on our way rejoicing. And I trust, that before we leave for our homes to-morrow, we may have an opportunity—the heads of the branches at least—of coming together and discussing them with a view of adopting whatever we may find useful in them. Father has been good enough to say that we can join one another in the library, after the ceremony in the parlour has given us, as we will no doubt all confess, further insight into his liberality; and as I do not wish to be a *bête noire* to the family in other than my singing, I have no hesitation in giving way to any of the others in the matter of speaking. Perhaps Jack, up there near you, father, would like to have a chance to finish my speech for me.”

Jack at once rose to his feet, without further encouragement, and clapped his hands as an inducement to the others to applaud Oliver, if not as an introduction to himself. He, however, had no intention of finishing Oliver's speech, nor of making one for himself.

“My wife has made my speech for me,” said he, “to an audience of her own at this end of the table, and though I say it who perhaps shouldn't, a capital speech it was. The pith of it was that we are all John Naydian's bairns, and I am sure we can all join with her in such a sentiment. Loyalty to one another and to the firm ought to be our motto, and that we are all loyal to

one another is something which no one would think of gainsaying after such a happy meeting as this. Methinks, however, the young folks had better turn their toes towards the parlour, and the old folks will follow, as soon as they have placed on record the fact that my speech—Jack's speech—with the exception of father's and Oliver's, has been the speech of the evening."

CHAPTER IV.

THE PARLOUR.

OF the seriously disagreeable things which Mr. Naydian's critics not unfrequently urged against him, none apparently gave him less annoyance, perhaps, than the outcry against his extravagance not only in the matter of his personal expenses, but in the manner of his conducting business. It is not everyone who can understand the pride an inventor has in his own invention. An architect, after once building a church in his own neighbourhood, took a sitting in it, in order that he might have the gratification of looking upon his handicraft every Sunday; and though there subsequently arose a deadly feud between him and the parson over some trifle or other, the worry of listening to a man whose every word and act became at last disagreeable to him, did not prevent him from attending church to

admire the creation of his own genius. And so it was with Mr. Naydian. He had made a discovery, or thought he had made a discovery, in economics; and from this discovery of his, as a kind of fiscal genesis he had succeeded in evolving a system of finance which for a time at least, had all the appearance of success. Of course there were many people who had no faith in Mr. Naydian's success, just as there were financial sceptics in John Law's day, who had no faith in his paper money scheme from the moment it was first mooted. But, as may be remembered, Law could afford to laugh at his detractors as long as the days of his prosperity lasted, and so could Mr. Naydian afford to laugh at the annoyances thrown in his way by the faithless while the sheen of success was on everything he put his hand to, as it certainly was at the time of which we write. And what was the discovery which Mr. Naydian had made?

In some parts of this strangely regulated world of ours there are not a few communities that think to take a short-cut to prosperity by taking of the public money to entice, as they say, outside enterprise to find a sphere of action in their midst, and this they continue to do not only in face of the disappointments which neighbouring communities have had to bemoan, but in face of the fact that the system of such fostering is wrong in principle. And short-lived as the success of a false principle must necessarily be, yet the success of Mr. John M. Naydian seemed to linger, though it could not be said to have had other foundation than the above. The bonus in business was Mr. Naydian's discovery—

and the system of borrowing to bolster up his affairs was but the outgrowth of his discovery.

To be successful is next to being popular, and nobody knew this better than Mr. Naydian, with his varied experiences in life. And some said that in his strangely bold enterprises he was ever thinking less of the future of the firm than of his present personal popularity. Nor could any one allege that the intrepid merchant did not care for popularity, however little faith he professed to have in its continuance. No doubt, like most of us, he dearly liked to be told that he was well thought of by people; but whether he ever so far forgot himself as to buy popularity outside of his own family by bonus or gift, was more than any one had ever any right to say. But within his own family circle his craving for popularity was not so much of a secret. His sons were his right-hand men in his business affairs, and they knew how far the bonus principle had been introduced in extending the ramifications of the firm. But they also knew, as their wives and children knew, what the old man was ever ready to do in the way of securing the favour of his own kindred. Indeed in this connection Mr. Naydian's extravagance knew no bounds, and nearly all his sons had at one time or another interfered with his lavish expenditure in the matter of family presents; though the interference had nearly always been in vain. For if sometimes their outcry against this one getting such and such a thing, and against the other getting some other thing, would cause him for a time to pause in his personal expenditures, and even to declare that he would give no more presents, he would

ere long forget all about his declaration, and be found throwing a sop to some one of his sons who had perhaps become indignant over something or other, or to some one of his grandchildren who had taken the pet at aim.

When, therefore, Mr. Naydian's Christmas guests adjourned from the dining-room to the chamber in which the Christmas presents had been laid out, they felt convinced that there were some surprises in store for them, arising from the old man's extravagance,—surprises that might lead the heads of the branches of the firm to remonstrate with those who would think of accepting them, and thus make things disagreeable both to the giver and the receiver. If any have wondered therefore at the patience with which Oliver and Jack were listened to at the end of the feast in the dining-room, after the head of the household had intimated that the Christmas presents had been prepared for them in the parlour, they may readily surmise why it was. Everybody was no doubt glad enough to receive a present—perhaps a present which had been spoken of before, if not petitioned for, at some time during the year,—but after such a pleasant time round the dinner table, they were a little slow to venture upon an experience that would probably not be all congratulation.

The first to reach the parlour were the younger people under the guidance of Mr. Naydian himself, who, as we know by this time, was not always disinclined to think that it was more blessed to give than to receive. So heedless was the rush that few, if any,

were aware of the hasty *caucus* which Mrs. Naydian was able to hold with Oliver and Jack on the way out of the dining-room. Their conference, short as it necessarily had to be, was evidently sufficient for them to come to some kind of an understanding as to their future concerted action; and when Oliver closed his lips firmly and put his finger upon them, anyone could have seen at a glance what their policy was to be.

"It is the old, old story, I suppose, mother," said Oliver, taking away his finger to relieve himself in a half whisper.

"Yes, the old, old story, but bound in a more costly style of binding than ever," was her answer, with a sigh.

"It is a good thing we are not *all* spendthrifts," whispered Jack in turn, though he had hardly time to notice the dubious effect of his words on Oliver's face, who could not refrain from smiling; for his mother instantly chid him to be silent, as they approached the threshold of the parlour.

"We will be silent, if we can, until we have him quietly by ourselves in the library; and saying so Oliver broke up the *caucus*, and led his mother into the room as if nothing of any importance had passed between them.

As they entered, an animated scene met their gaze. The room was furnished in the same luxurious style as the drawing-room and dining-room, and the various members of the Naydian family were flitting hither and thither in it with all the ecstasy of children. All were smiling or laughing, and congratulating either them-

selves or others ; and what with uttering words of commendation on some new present just discovered, or expressing words of gratitude towards the liberal donor of so many brilliant gifts, the scene was a very merry one indeed. There was something for each and all, and even more than one gift for each ; and on this account it was some time before the distribution was complete. The confusion was what Mr. Naydian had hoped for, and it gave him joy to prolong it. For instance, an admiring group, lost in their encomiums over some marvel or other, would suddenly be disbanded by an exclamation of surprise from some other part of the room ; and for a moment there would be a rush towards the new point of interest, with such a joyous commotion that the old merchant would fairly rub his hands with delight as he stood watching the effects of his liberality.

"And so, Mrs. Saucebox, you have really got what you wanted," he would say to some one of his granddaughters.

"Yes, grandpa, and oh, how grateful I am to you for it," would probably be the answer.

"That's all very nice, no doubt ; but how long is your gratitude to last, Miss Minx. Till the next time, I suppose, so you had better look around and see if there is nothing else for you, in order that your gratitude may last until the time after the next time. Perhaps that parcel on the chiffoniere yonder is for you."

And thus he passed among them, pointing out to some one a new surprise, half hidden somewhere, in order that it might be overlooked for a time, or sending one

or two of the company after some other surprise which was perhaps not for them at all,—sometimes laughing *with* the merriest of them, and sometimes laughing *at* them.

"So you think it isn't for you, Norton," said he with a very comical smile on his face, as Norton happened to come from a corner of the room where he had been examining a huge parcel bearing the initial of his name.

"It may be for me, but it may also be for Neil," was Norton's demure reply.

"But do you know what it is?" asked Mr. Naydian.

Norton said that he had a pretty fair notion of its contents.

"And don't you want it?"

~~"Certainly I want it, father, and what is more I~~
very much need it."

"Do you think you need it more than Neil does?"

"Not more perhaps, but just as much,"

"Neil, come here, for a moment," said Mr. Naydian, for Neil was standing near them, "Have you looked at the parcel over there in the corner?"

"I have; at least I have an idea what is in it."

"Norton says he needs it more than you; that is he thinks he has as good a right to it as you have. And I want to know if you are able to settle the matter amicably between you, seeing it is marked only with an 'N.' It may belong to either of you as far as the address is concerned."

"But to whom *does* it belong, father? For if *you* don't know, who else is there to tell us?"

"As I have said already, it may belong to either of you; so you had better go over, the two of you, and have a look at the thing; take off the wrappings and admire it as much as you like, and then decide who is to have it. Be very careful not to have any words over it though."

Was there the policy of Champlain's treaty with the Indians in Mr. Naydian's action? If there was, Neil was surely cunning enough to see through it, for he winked at Norton and then turned to his father to ask what their decision would amount to, should it happen to be different from *his* decision.

"Ah, that is another question," laughingly replied Mr. Naydian, "Give me your decision first, and then I shall more likely come to an unerring decision for myself. Perhaps you had better take Hal and John with you to have a look at the thing and help you to come to a decision. So, ho, Fred what is this you have found, and Charlotte you too?"

Neil and Norton, escaping into the corner of the room, which was an easy thing for them to do, for the attention of the others was fixed upon other things, soon found themselves eagerly undoing the wrappings of the parcel marked with a capital N.

"We had better keep cool, old man," said Neil, "We know what it is pretty well, so there is no use for any haste. Pretty sly on the part of the governor, isn't it, to leave the decision, who is to have it, with us? But nary a quarrel will we have over the matter, eh, Norton. Did you say you had more need of it than I?"

"Not at all; what I did say was that I had just as much need of it as you."

"Ah, I thought so; say as a fox is the governor; but we are not likely to fall out, for all that, though we must keep these two young chaps at a distance until we can come to a decision; for they are not so cool in the blood as we are, and might cut up a shindy before we had reached a decision. My conscience, what a beautiful piece of workmanship it is, and if the reality is only as fine looking as the model, as it undoubtedly will be, it is surely like Eve's apple, a thing to be desired. What think ye, Norton?"

"I think it is one of the finest models of a business depot I have ever seen. A man could make something out of a thing like that. Here's the main building, with the central offices, and the wings with their store-houses, and all the other appliances necessary for a general place of business such as we require. If we decide the thing is to be yours, Neil, I am afraid I shall envy you."

"But we needn't decide that it is to be only mine," answered Neil.

"No? how's that? It can't go to both of us, unless we amalgamate our branches, and you know father is not in favour of that."

"No; but each of us can have one," and the two brothers looked in each other's faces until they began to laugh.

"Not bad for you, Neil; an excellent decision; you can make Hal the overseer of yours, and John can take charge of mine. But how about the old man's decision? Will he agree to it?"

"If he doesn't, we'll ask for one for the two of us."

"Yes?"

"And amalgamate our branches."

"Amalgamate?"

"Yes; *threaten* to amalgamate."

"Ha, ha! Capital!" said Norton, and he took his brother by the hand and shook it warmly. "The governor's sly—eh, Neil?—but he can't catch a weasel asleep, can he? Nor two weasels either. So let us go over at once and inform him that we are wide awake—perfectly wide awake."

Mr. Naydian saw them approach, and was hardly able to conceal the surprise he felt at the friendliness in their manner towards him and towards each other. The plot had thickened the wrong way, evidently.

"Well, what do you think of the model?"

"It is simply superb," answered Neil.

"It is magnificent," said Norton.

"Ah! I was sure you would think well of it. But who is to have it?"

The brothers seemed to hesitate.

"What's the decision?"

"The decision is," said Neil, "that we are both to have it."

"Then you must want to halve it?"

And of course they had to laugh at their father's pun, poor as it was.

"No, no," said Neil; "we each want one."

"But there's only one."

"Yet two can be built."

"From the same model?"

"Yes, of course."

"But the expense?"

"Well, of course," said Neil, "the expense is always a difficulty, even at Christmas time; but we are both so taken with it and its many conveniences, that we were thinking we could perhaps amalgamate our branches, so that we might make use of such business accommodation in common."

"Amalgamate?" snuffed Mr. Naydian. "Ah! that's a different matter. That's another idea, though I didn't think of it. You can leave your decision with me, and I will consider how far it is practicable. I shall not be likely to leave a decision in the hands of two such smart fellows again," was what he muttered to himself, however, as he passed across the room. "I really intended to give it to Norton, and spite Master Neil for his late exhibition of pertness in our business affairs down his way."

Without actually reading a list of the presents, and a description of the most costly of them, it would be impossible for the reader to understand how lavish the liberality of the head of the firm of John M. Naydian and Company could be. And yet with all his liberality, he was possessed of a whim, which, to those who did not understand him thoroughly, was not without a look of the very opposite of liberality. And the whim was this. As everybody knew, there was no end to the gratuities he would bestow upon his sons, his daughter, his grandsons and his granddaughters, but there was one thing he never would do; and that was to make a present openly to his daughters-in-law. Several of these of course knew how liberal he could be to them, indirectly, but none of them had ever received gratuities

from him openly as did the others. Jack's wife and Oliver's too had been known to apply to him for money, and even Matt's wife had on one occasion got all the money she had asked for, but nobody ever knew how much they had got, nor even for a certainty from whom they had got it. When spoken to about this whim, he always said that it was a principle of his ; the husband and the wife were one, and whatever was given to the one was given to the other ; and yet his principle did not seem to justify his readiness in giving some of his daughters-in-law money to pay their personal debts.

Even in the case of his own wife, he seldom bestowed money gratuities on her, and often while living in the midst of plenty, and having the run of the house, as the saying is, she would find herself in straits in the matter of pin money. At a season like Christmas she would have been only too glad to have given some evidence of her good will towards her children by bestowing on them a present or two. But it was utterly beyond her power ; for even as it was, to meet her own small expenses, she had sometimes to induce Mr. Naydian to give her a special cheque for the house and take what she wanted for her own personal expenditures out of it. When Oliver, therefore, asked his mother, as they met in the room after having mingled with the others, what she was going to give him for a Christmas present, they had only to laugh at it together as a good joke.

"I only wish I could afford to give you something, but really Oliver times are very hard with me."

"As they generally are with all our wives good or bad ; and Oliver laughed and brought Neil over to hear

what his mother had said, and soon Jack came up, and Norton, and then Matt, to hear what they were laughing at and talking about.

"By gum," said Matt, "it seems to me that we chaps might give the old"—but Oliver frowned at his impulsive brother and made him halt in what he was going to say. "Well," said he, "we might ask the governor to be a little more liberal towards the women folks."

"And thus make them all the more independent of their rightful lords and masters, I suppose," returned Neil.

"But a proposition of this kind has been made before," said Jack, "and I do not think there would be very much harm in making an allowance to them. It sometimes seems a shame that they should have to assume such responsibilities and be excluded from sharing in the liberality of the times."

But Oliver gave no encouragement to Jack, and maintained that to make any such an allowance would be against the spirit of the past.

"But it isn't against the spirit of the present," said Matt.

"I think it would be," continued Oliver," but it wouldn't be against the spirit of the present, if all stories be true of the odd cheques which some of our wives receive now and again from headquarters, if we were to see that our mother here were better supplied with the needful. But we must not say anything about the matter here; though I may give her some assurance that I will look after her interests among the rest of you."

Mr. Naydian was not long in observing, from the chair which he had taken to examine the presents given to Victoria and Charlotte, that there was something going on among his sons, and he rose to join them, though Mrs. Naydian was quick enough to interrupt him, and thus allow the boys, as she still called them, to whisper among themselves.

"It's all right," Matt was overheard saying.

"And yet some people may think it all wrong," whispered Norton. "But here comes the governor to see what's up, probably."

And so it was, for Mr. Naydian, having escaped from Mrs. Naydian, came up to them, and broke in upon the conversation by asking Matt what he thought of Winnie's Christmas presents.

"My dear pap, you'll make that girl too proud. I soon won't dare have a mind of my own, with all the airs she puts on. Yet she's not a bad sort of a girl either; is she now? A good deal of go about the filly, too; though I'm afraid you pamper her, and make her believe that there's more go in her than there really is. She's been roughly brought up, you know,—and has not been accustomed to all the finery you have given her of late."

"She wants a new carriage all for herself."

"What, in addition to all you have given her?"

"Yes, and she wants me to help you to finish that avenue of yours."

"Well, that's kind of the jade; and are you going to do it?"

"We shall see about that; but are you really pleased with the new figure-head I have given you for your pavillion?"

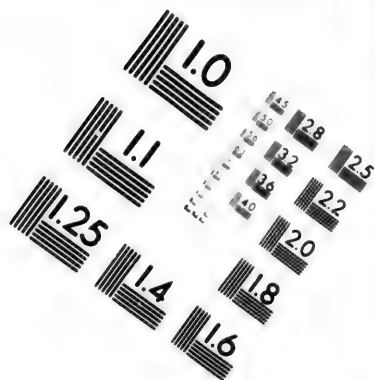
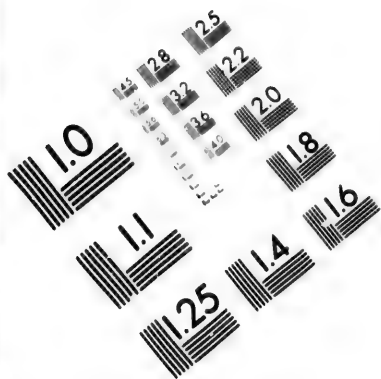
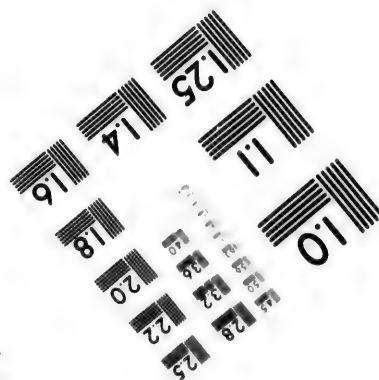
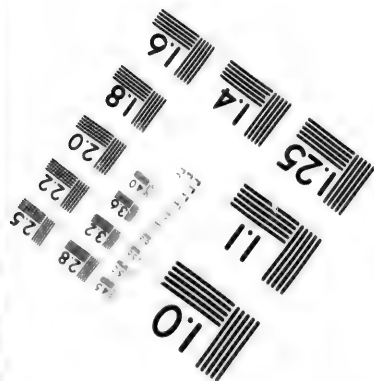
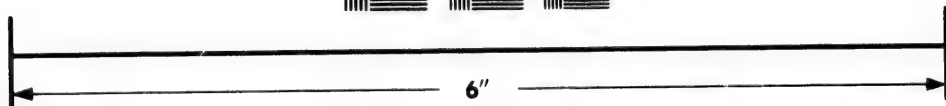
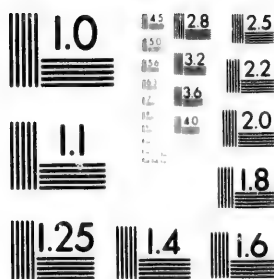


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"Pleased! Who wouldn't be pleased with it? no wonder Winnie and the rest of us are in ecstasies over your goodness. Many, very many thanks to you indeed."

And then Mr. Naydian told how Neil and Norton had got the better of him about the model, or rather how they proposed both to take advantage of what it stood for.

"Oliver here does not approve of these proceedings, even at a Christmas time, and hence I have not tried to bribe him. Eh, Oliver, isn't that the word?"

But Oliver remembering the agreement he had made with his mother before entering the room, shunned any controversy on the subject.

"And Tom is trying to take after his father; just as perhaps Monty and Queen are trying to take after theirs. Eh, Jack! Perhaps you thought I had overlooked you. But if a diamond ring is not to be enough for you, you may go over to the Roman vase there and you will find that cheque duly drawn out and signed, which you know you have been asking me for."

Was Mr. Naydian again trying the policy of Champ-lain among the Indians? If so, the frown on Oliver's face showed that he was on the point of being more successful on this occasion than when he had experimented with Neil and Norton. Even these two gentlemen did not seem to be very well pleased, when Jack went over to the vase and found that his father had not been joking with him, although they had been told previously that if their father arranged for the cheque, the money would have to come out of Jack's individual interest in the firm.

"I wonder if I wanted a cheque of that kind," muttered Oliver as he passed over to the chair his father had left, "whether the old man would arrange it so readily for me. I trow not. Yet all the same, I don't think Jack should cash the thing, and I have half a mind to tell him so by and bye."

"That is rather a hard nut for Oliver to crack," chuckled the father as he left Neil and Norton to discuss it between them. "An internecine war over forty thousand dollars would not be the worst of evils for me; and who knows that it may not occur, even if Jack is willing to sacrifice six thousand to gain such a sum for his own purposes."

But Oliver had evidently determined to delay the internecine war, if such a strife was ever likely to take place, and had put away the hard nut that his father had given him to crack; for in the chair which his father had left he soon became a centre of attraction to the younger folks. Otta was the first of his own children to come and show him the magnificent work-box she had received and sundry other beautiful presents. Tom had nothing to show, and so he kept away, knowing that he had his father's commendation for refusing everything. King and Ham and Londy had received a few things and had not refused them, and yet were bold enough to show them to their father. And as these left, his nephews and nieces crowded round him, for Uncle Oliver was popular with all of them. Hal showed him the new pendant, in the shape of a golden sheaf of wheat, which he had received for his watch-chain, and several other valuable trinkets. Ruth and

Yar ran over to him with their arms full of the toys which children delight in, and told him how some of their small cousins, who had to remain at home, had been provided for in the same way. John showed him with much pride the beautiful writing bureau and letter box he had received, while Fred displayed before his eyes, with as much pride, the ring on his finger which was shaped in imitation of a railway-bridge. Charlotte told him of the new skiff which was hers, though it was about the first thing he had noticed on entering the room, being the main object of attraction in one of the corners.

"It will be better than the old rattle-trap I received so many years ago," said she exultingly.

"Yes, if you only think so when you *forget* about the old rattle-trap," laughed her uncle.

"Well, that's so ; for I used to think my old skiff was good enough for me, until some people told me that there were better boats to be had. But don't you think she is a fine looking craft, uncle."

"I do," said he, "and I wish you joy of it."

And while Oliver was thus busy with some of his nephews and nieces, Jack had pocketed his cheque and became engrossed with the importunities of Monty and Queen and Winnie, and had even spoken kindly to Victoria and King and Otta.

"That's something like a bureau, isn't it father," said Monty, "and look at all these beautiful trinkets besides. And do you know, father, I believe I shall get the villa after all. Grandfather has all but promised it."

"And he has all but promised me a diamond ring," exclaimed Queen.

"Ah," said the father, "I am afraid I shall get that; but if you like, you will have the wearing of it. You will wear it on your middle finger I suppose, and give your father the credit for getting it for you. This cheque is enough for me," and he told Queen and Monty of what he had found in the vase, at which of course they were very much delighted.

Then Winnie came along to uncle Oliver, with her arms full of things, just as had Ruth and Yar; but her presents were all much more valuable than were those given to the children of Neil. Victoria also showed him the beautiful model of a steamboat, full of nick-nacks of one kind or another.

"And grandpa says he is going to give me one, built on the same plan, in which my little brother Van and I can sail across the big pond near our own door. Van, you know, uncle, is but a little fellow yet, and what is mine he can use. When grandpa gives me the big boat I can give Van the small one, though I am afraid, when he sees mine, he will want a bigger one for himself, for he's an awfully ambitious little fellow is dear little Van. He really thinks that he is as big as I am, do you know, and would even like to play the tyrant with all of us at home."

Uncle Jack said he had no doubt there was a great future before Charlotte's brother.

"I have little folks of my own at home, who are as ambitious as Van, and it is pretty hard at times to keep them under. They seem to think that what they want

must be done. But here comes King. How have *you* fared, King ?"

"Oh pretty fair," said King.

"You're both a scholar and a soldier now."

"Some folks say I'm a kind of convict as well, uncle."

"Ha, ha, rather a mixed reputation, I should think. But if there's anything of the convict about you, your good looks are not in keeping with your character, and I have known you ever since you were a little chap. What have you got here?"

"A volume of poems, Kant's Philosophy, and a book of pictures."

"Presents?"

"No, I always carry them about with me."

"But what did you get as Christmas gifts?"

"Oh, a good deal for the convict part of me, a little for the soldier in me, and nothing at all for what there is of a scholar about me," and King exhibited the presents he had received.

"By the way, I heard you were going to join Tom in business," said his uncle, when he had examined the presents carefully.

"What ; in the jail-bird line?"

"Oh, no ; in the book-business ; that is, some people thought it might be probable."

"Never a probable," said King, "there isn't the faintest hope of such ever being the case. Of course the book-business is really what I have been bred to, and I am as fond of reading books as of making them, perhaps more so ; but as for entering into a partnership with anybody, more especially with Tom, I never had the re-

motest idea of it. Even if Tom were to offer to make my chief clerk the manager of the joint concern, I would be little inclined to think of such a partnership. But here comes Londy who will tell you how he has so far succeeded as a market gardener," and so King went off with a book in each pocket and one or two volumes under his arm, and with his Christmas presents all secreted about his person.

But uncle Jack had not time to question Londy about his affairs just then; for, elate with the forty thousand dollars in his pocket, he thought he might find out what the ladies had to say about the events of the evening. Oliver had had a chat with Mrs. Prince and Mrs. Bertie, and he did not see why he should not follow his brother's example. But in thus resolving, he had hardly expected that Mrs. Matt would come up to him of her own accord, to tell him how much she had enjoyed his short pithy speech at the dinner table.

"I am glad you were pleased with it," said he. "But how do you like the Christmas presents?"

"Oh, well enough," and she shrugged her shoulders much in the same way as Jack was sometimes accustomed to do himself. "But then there were none of them for me," she continued, "for we women folks are not of much account on an occasion such as this. What we get looks more like stealing than anything else."

"Yet you *do* get something now and again,—an odd cheque for instance, or a souvenir from headquarters."

But Mrs. Matt only shook her head and laughed.

"I sometimes think you ladies are not over well-treated amid all this show of liberality. But, as you

know, it is not very easy to make father change his opinion when once he takes a notion in his head. The fact is, you wives don't seem to have a share in the spoils at all."

"That is perhaps only as you think," answered Mrs. Matt. "Our sharing of the spoils depends altogether upon what Mr. Naydian thinks of our loyalty or disloyalty towards him personally. We loyal daughters-in-law," and she shrugged her shoulders and made a grimace, "have a money-order office of our own, which you heads of the branches don't know anything about. But never mind, Jack, I shall always be loyal to you."

This was a confession which Mr. Jack Naydian hardly expected to hear from his sister-in-law, notwithstanding the good feeling which had always existed between them; and it was with difficulty he could conceal his surprise. Yet being anxious to know more about this secret money-order office, if there really was any secret about it, he gave Mrs. Matt reason to understand from his looks that he would have her tell him more.

"When you want money do you draw on the firm?"

"Never a draw," replied Mrs. Matt. "There is a third party—an independent sort of a gentleman, who acts as medium, and we receive our cheques from him."

"How much do you generally receive?" and Jack tried to put his question in the most indifferent manner possible, though his seeming indifference did not deceive his shrewd sister-in-law.

"Oh, sometimes quite a sum, and sometimes not so much," said she.

"And from whom do you receive the cash, after you have received your cheque?"

"From our secret money-order office."

"But who is the agent of this money-order office?"

"Ah, that is more than I dare tell," and Mrs. Matt informed her brother-in-law that she had sworn not to reveal the secret agent's name to any of the branch managers. "I would tell you if I dared," she whispered; "and I know you will not force me to do what is wrong."

Jack assured her he would die before he would think of doing such a thing.

"And we are good friends, are we not?" she said, still whispering confidentially.

"Of course we are, as we always have been," was Jack's reply.

"And you will help me, whenever you can?"

"Of course I will," was his further reply.

"Then help me to unmask that old scoundrel's hypocritical face," and she made a pause after every word.

Jack stood thunderstruck.

"Whom do you mean?" he stammered out.

"Whom should I mean?" she asked with the fire of hatred flashing from her dark eyes.

"Surely not my father?"

"Yes, your father."

"And you call *him* a scoundrel?"

"Yes, and a hypocrite besides."

"Do you know him to be such?"

"I know him to be both."

"In what way?"

"In the surest of ways—from personal experience. Why he has actually attempted to—"

"Take care, Mrs. Matt! You're forgetting yourself."

"Not a bit of me. I am not the first wife he has tried to turn against her husband, and I don't care if the whole world knows how he has attempted to corrupt me, and to deceive those with whom I am connected."

"Why, I thought father and you were the very best of friends."

"And so we *were* until—until—"

"Until the money-order bank broke," and Jack thought to try to laugh her out of her tantrum.

"The money-order bank isn't broke. I have money from it in my purse at the present moment."

"Then what is the trouble?"

"He broke his promise to me,—a promise which he had all but sworn to fulfill. He played the game 'heads I win and tails you lose' with me as he has with so many others, but I am not done with him yet," and again the dark eyes flashed with the ominous light of hatred.

"Hush, hush," said Jack, "we will talk about this matter again. Here comes Prince's wife and she may overhear us, and here comes the coffee also."

Prince's wife was perhaps the least suspicious of the Naydian wives, and when she took her seat beside Mrs. Matt and Jack, she looked so innocent that they were sure she was not going to ask them what they had been whispering about. They were therefore evidently pleased to receive her notwithstanding her interruption. Nor had the little woman anything to talk

about but the presents and the marvellous beauty of most of them.

"They are simply lovely," she said, and away she went in a long rigmarole about her daughter Charlotte, and how deserving she was of her grandfather's notice, and how beautiful everybody said she was becoming. For it ought to be known that Mrs. Prince was not an educated person, and on this account had to talk a good deal about her own affairs when she took charge of a conversation as she was doing now. Indeed she was in many respects not unlike her husband—narrow-minded a little, and sometimes even pompous.

"Yes, they are simply lovely ; and so is this coffee, don't you think so ; but I suppose we will be losing the gentlemen soon, for you know they think they must smoke when they drink their coffee, and if they want to smoke they have to adjourn to the library. There goes Mr. Oliver already, and my husband following him. I'm sure I do not know what I would do with him if he did not sometimes soothe his nerves with a cigar. For you must know, Mrs. Naydian, that he is cranky enough at times, though I suppose it is the same with you and your husband. Oh, yes, you will have to go too, off course Mr. Jack ; you couldn't do without your pipe, not you ; and there goes Bertie also. Well, well, I suppose it is the way of the world, and we ladies have just to be patient with them. But don't be alarmed if some of us slip in to hear what you are talking about by and bye," and thus the little woman rattled on until there was hardly any one in the parlour but the matrons of the family.

For the coming of the coffee had been the signal for dispersion. Oliver and Prince had not even stayed in the parlour until the ceremony of drinking it was over, but had taken their cups with them into the library, where in time they were joined by their other brothers, and last of all by their father.

The younger people—the *cousins et cousines*—under the guidance of their aunt Nottie, had found their way back to the drawing-room, where they proposed to have some music and dancing, with a charade or two to fill in the evening, and no doubt to talk further about the Christmas presents they had received.

CHAPTER V.

THE LIBRARY.

NOTWITHSTANDING all that has been said, or could be said, of the Naydian family, it would be an act of the wildest misjudgment to classify it as a house divided against itself. It is true there were countless petty jealousies arising now and again between the various branches of the distinguished family circle. But what household is there in which such do not occur? Besides, in the Naydian family, as we have seen, there was nothing of permanency in such jealousies, nothing that had ever led to a prolonged coolness between the sons and grandsons of a man whose great purpose in life seemed to be to co-ordinate such jealousies for his own and the common family interest. After the distribution of the Christmas presents, the elders of the family, as has been said, found their way to the

library, not however with any preconceived purpose of discussing family affairs in other than a friendly way ; and though the good fellowship in the library was somewhat subdued when compared with the hilarity of cousinship that reigned in the drawing-room among the younger people, Mr. Naydian felt that he had probably as little to fear from the discussions of his sons, as from the frolics of his grandchildren. Feeling convinced that the associations in the drawing-room were safe enough under Miss Nottie's supervision, and that the matrons remaining in the parlour were incapable, when left to themselves, of doing anything to his disadvantage, he felt at liberty to join his sons in the library, even before the smoking party was complete. Nor, according to his after opinion, had he sought the library too soon, for as he entered he overheard Oliver saying to Prince :

"It may be all very well for our children in the meantime, but it is sure to have a bad ending for all of us."

"What's the matter now, Oliver? Still harping on the discord strings," said the father.

Oliver had evidently not expected to be interrupted in this way, and for a moment his eyes met those of his parent as if he had been detected in an indiscretion. But he soon recovered himself and returned the greeting with a smile.

"A prosperous man like you," continued Mr. Naydian, "ought to change the tune at times. What was he saying about our affairs, Prince?"

"He seems to think we are going a pace too fast," answered Prince.

"Just so," returned the father. "I don't think he

really intends to make his brothers dissatisfied ; but his tendency to croak, even in his good-natured way, is not re-assuring to the others."

" But what I say," said Oliver, " is true all the same, father."

" That may or may not be the case ; yet you might be able to find a pleasanter topic for conversation on a festive occasion such as this."

" The better day, the better deed," laughed the son, " Besides, my dear father, the members of our firm have not many opportunities of exchanging views on business affairs in a friendly way, and I am sure what we may say among ourselves can do nobody any great harm. What do you think Jack ?"

Nearly all the sons had come into the room by this time, and Mr. Naydian saw that there was now no prospect of changing the subject. So Jack was free to ask what the discussion was about.

" Oh, nothing very serious," said Oliver. " Prince and I were talking over the kindnesses we all have been experiencing from father to-day, and I happened to remark that the bill of expenses might prove a long one—a little bit too long for him should trade take a turn! Of course I meant no disrespect ; and if he wishes that we should talk about other matters than our own affairs I have no objections."

" By no means, Oliver," interrupted the father. " I know very well what opinion one or two of you have about several of my enterprises—or extravagancies as some of you call them ; and while you smoke your cigars, you may as well discuss them as anything

else. A wise father is never above receiving advice from his own children in family affairs."

Oliver, remembering the promise he had made his mother, proceeded to make the most of the opportunity thus given him to speak of the increasing liabilities of the firm, and the slender prospect there was of reducing them, as long as a policy of extravagance lasted. The firm had prospered; no one could possibly deny that. The consolidation of the branches had been one of the most important events in the history of the parent firm at home. But for various reasons the prosperity of later years had been to some extent a nominal prosperity only. The capital at command—if borrowed money could be called capital—had increased the trading facilities of branch with branch, but it had done nothing to improve an export trade. The mortgages which had been secured were not an evil in themselves, but should trade fall off and the balance in the firm's favour be insufficient to meet the demands of its creditors, there would come a time when the permanency of the firm would be shaken.

"You know very well, my dear father," said he, "that there is nothing of ingratitude in my words. We are all loyal to your interests"—

"Which are your own interests," interpolated Mr. Naydian.

"And which are the interests of our children," continued Oliver; "and when I say that something ought to be done, and done before long, to curtail expenditures, I plead for my own and my brothers' children, and for the permanency and prosperity of the firm of John M. Naydian and Co. We all have our failings"—

"Of drawing upon the old man, whenever it suits us," exclaimed Matt with a guffaw.

"Yes, of involving the firm by having too easy an access to funds not our own."

"Ah," said Mr. Naydian, "is that where the shoe pinches. What a rumpus there would be were I to curtail the supplies."

"To adjust is not to curtail," said Neil.

"Certainly not, if the adjustment would lead to an increase in your annual allowance, my son. Yet no one would think you had any reason to complain."

"But I have complained, father."

"Yes you have, often enough; and yet I have always met your demands with patience, thinking that by and bye you would cease to complain."

"I know well enough how considerate you have been towards me; but when a man knows he can get money for the asking, some people would call him a fool if he failed to apply."

"And an ingrate, if he tried to make a fool of the man to whom he applied."

"Oh, no, father, I'm not so bad as that."

"Then you were really in earnest, were you, when you proposed starting business for yourself a few summers ago?" and Mr. Naydian laughed at poor Neil's red face, and then Neil himself laughed as a sort of offset to the general merriment at his discomfiture. Neil's game at bluff was a joke which had created from time to time a good deal of laughter among the members of the Naydian family circle, and the father had taken excellent advantage of it in making his retort upon the

culprit. When the laughter had subsided, Jack thought to come to Neil's rescue by further urging his argument of readjustment.

"How often would you like the thing to be done, my boy?" asked the father still smiling, and glancing hurriedly at the others.

"Once," answered Jack.

"Once a week?"

"No, once and for all time."

"Never to be hereafter altered?"

"No, never."

"No extras, any more; a fixed income for each of you and a fixed percentage? I wonder how many of you would be satisfied with such an arrangement, and for how long?"

"I think we would *all* be satisfied," said Oliver.

"And never grumble more?"

"Ah, to grumble is a birthright we would not like to sell at any price; but we would certainly be less inclined to grumble over our personal affairs."

"But not over mine. Besides you have now all you ask. The adjustment was made when the firm was first consolidated, and Jack has really asked for what he and you have had for years. It is true I have been good-natured enough at times to help one or two of you when your personal expenses chanced to exceed your income; but surely good-nature is not an attribute to be condemned."

"Yet an extra paid to one may be a loss to all," persevered Oliver, "at least may be considered to be such, and thus cause discontent."

"That is true," answered the father, "but such can only be the case where jealousy exists, and I am sure there is no need for jealousy amongst us. We ought all to be willing to help one another."

"If jealousy exists, it is an effect of the system of giving these extras whenever they are demanded."

"But I don't give extras whenever they are demanded."

"Hence arises the cry of favouritism, and further discontent."

Oliver was the only one of Mr. Naydian's sons who could hold for any time his father in check by an honesty of argument which was as fearless as it was respectful, and no one knew this better than did Mr. Naydian himself. He was therefore willing enough to come to terms by proposing somewhat playfully to enumerate on his fingers the various accusations that had been urged against him by his own sons.

"First," said he, laying the index finger of his right hand upon the little finger of the left, "I have been accused of extravagance in my present style of living. My accusers may or may not be competent as referees in such a case. Seeing they are sharers of the said extravagance, it would probably savour more of gratitude were they to say less about it. To look a gift horse in the mouth is not usually recommended as an act of courtesy. Besides, the dignity of the firm must be sustained; and come what may, it shall be sustained as far as I am concerned. Those of you who think I am wrong need not imitate my example."

"But we cannot help ourselves, father," said Oliver.

"How is that?"

"The policy of the firm must be one and the same."

"But the branches may be as economical as they choose."

"And be out of the fashion."

"Fashion be fiddled!" said Mr. Naydian somewhat impatiently. "Fault finding seems to be the fashion with some people nowadays. Yet, my boys, I am willing enough to meet you half way in this matter, and curtail our expenses in two directions at least,—namely, in the granting of extras and in the subsidizing of small businesses that desire to trade with us. There, will that satisfy you? Or have you some other complaints to make? I intended to enumerate all my defects on my fingers, but I am afraid I haven't fingers enough for the operation. Oliver there would have to lend me his two hands in addition to my own."

At this there was a general laugh; but as no one seemed to have further grievances to air, in their father's presence at least, Mr. Naydian rose to leave the room. He was evidently ill at ease. The presents he had distributed had not realized for him all the results he had laboured for. He had no doubt pleased the younger folks, and that in itself was something, but he had expected more; and as he stood for a moment looking from one son to another, a shadow of dissatisfaction passed across his face.

"Of one thing you may rest assured, my boys," said he, before he turned towards the door of the library. "My only concern is for the unity of the firm. We have to stand or fall together. The grand object of my existence has been to perpetuate our house; and in

maturing my purpose I shall ever be ready to take counsel with you in all matters pertaining to the business. Each of you has, however, a personal responsibility in the management of the branches placed under your supervision. Let that responsibility be your first concern. The true strength of our union concentrates from without, and it is in your loyalty lies my mainstay. There are speculators enough among our neighbours who would only be too well pleased to play with us the game 'heads I win, tails you lose,' or to foster among us a discontent that in time might become weak enough to listen to such a syren-song. No, my boys, let us be loyal to one another, and all will be well."

Not a word was spoken by any of the sons, as their father moved towards the door of the room. The appeal to their loyalty was always Mr. Naydian's strongest plea in settling the differences which would at times arise among his children, in spite of his foresight; and, seeing the advantage he had gained, he turned round before he passed into the hall, on his way to the dining-room, and further said:

"You all heard what I said in the dining-room about some of these speculative friends of ours. These gentlemen seem to think that there are but three courses left for us to follow; a partnership with your uncle across the line, which would of course mean absorption; a share-and-share-alike partnership with the parent firm at home; or for us to become an independent firm, having no connection with the parent firm. But they altogether lose sight of the fourth alternative, which is that we remain as we are. I dare say you have in

these propositions food enough for consideration until I come back. So leave your poor old father's failings and extravagances for a moment alone and direct your attention to what people are beginning to call the destiny of John M. Naydian and Co."

There was nothing said for a minute or two after Mr. Naydian had left the room. The seven sons did not even look in one another's faces, as if to enquire what this one's opinion was or what that one was thinking of. The library, like the other apartments of the Naydian mansion, was spacious and well ventilated. The great rows of book-shelves which lined the walls on three sides of the room, and which were ornamented with the brilliant bindings of a well selected library, gave an air of comfort to the apartment. On the fourth side were arranged on either side of the mantle piece several richly coloured paintings depicting the forest life of the hunter and other scenes of western experience. A cabinet of curiosities stood in one corner of the room surmounted by several statuettes of local workmanship, while in another stood on a triple pedestal of beautifully polished red granite the busts of Columbus Cabot and Cartier. Over the door leading to the hall, there was hung the engraving of a document which at first sight might have been taken for the Magna Charta or the Death Warrant, but which on closer examination proved to be a copy of the original agreement drawn up in favour of the consolidation of the firm of John M. Naydian and Co. Here and there were to be seen articles of Indian handicraft; while, among the volumes on the shelves were to be found the works of many authors

whose names were probably only known to Mr. Naydian himself and his sons. Every article was in keeping with the furnishings of the house, with more of the *antique* in the *tout ensemble* perhaps, yet still betokening the comfort of wealth rather than its display. And Mr. Naydian's sons seemed to be conscious of this, as they lay at their ease on the soft chairs and couches, enjoying their siesta and their havanahs. Indeed, who will say that the contentment of spirit which comes after a good dinner had not much to do with the easy escape which their father had been able to make from their animadversions.

"The old man is always strong on the 'loyalty' argument," said Norton somewhat languidly as he emitted a mouthful of smoke and watched it curling towards the ventilator.

"And yet how few of us really know what it means," exclaimed Oliver, who had looked not a little disappointed at the withdrawal of his father from the room. "Besides it has become a little threadbare as an argument."

"Yet I notice it always shuts you up, Oliver," said Jack, shrugging his shoulders and making a grimace.

"No son likes to break the fifth commandment every time he argues with his father."

"But what does it mean, anyhow?" cried Prince.

"Ask Jack," said Oliver. "He ought to know, for he is never done saying that he is loyal. I say, Jack, let us have your definition of loyalty—the virtue that bringeth the biggest slice, eh?"

"Big slices are not a bad thing to a hungry man," shouted Jack, raising his voice above the laughter.

"A forty thousand dollar slice ought to make a luscious slice, even for a man who isn't hungry," said Norton, slyly.

"Come, come," said Jack, "none of that ; all is fair in love and war. Your turn will come next, and none of us will grudge you your big slice."

"But what if I am not loyal enough?" said Norton.

"Then *be* loyal."

"But suppose I can't be loyal until I get my big slice?"

"Then loyalty with you must be the effect of something tangible. The rooster's crow comes from the egg. Well, as you have had your egg, why not hatch your crow?"

"My egg has been so small, that I am afraid my crowing would hardly be heard," retorted Norton, amid increasing merriment.

"But loyalty is surely not all crowing," said Prince.

"You mean perhaps that your crowing is not all loyalty."

"Nor is yours either, Master Jack, if all stories are true," returned Prince, with more pertness in his tones than was pleasant ; for Oliver saw a flash in Jack's eye which induced him to interfere to prevent an explosion.

"I'm afraid we will hardly be able to discover the true definition of loyalty in this way," said he. "Norton's remark has removed the problem within the realm of philosophy, and none of us have so far shone in that sphere. Which was first—the egg or the bird—is some-

thing that has yet to be solved; and in this loyalty there seems to be an *ego* and a *non-ego*—the sentiment and the something on which it feeds—and the metaphysicians are still as far away as ever from establishing a definite ratio between the two. So we had better keep away from a realm which the philosophers fear to tread.”

“But would it be a disloyalty for me to trade, or to wish to trade, with our uncle over the way?” asked Prince.

“You may trade with whomsoever you like, as long as you can make a reasonable profit,” answered Oliver. “I’m astonished you should ask such a question, Prince, a man of your good sense and shrewdness.”

At this Jack emitted a mouthful of smoke, and at the same time a low kind of a whistle, though the latter was probably only an accident from the curving of his lips; while Norton remarked that he thought Oliver was a little too fast in condemning Prince.

“The fact is our three branches—Neil’s, Prince’s, and my own—are not a little hampered in our trade extensions, with firms that have no associate connection with our own firm, and whenever we plead for a riddance of the restrictions the old man at once begins to express a doubt in our loyalty.”

“We are all very much in the same box,” said Oliver.

“And is there no remedy?” asked Norton.

“None that I know of, unless we take our uncle into partnership,” and they all laughed heartily.

“Could we not make an exception in his case, in the matter of trading facilities?”

“That is hardly the question; is he willing to make an exception in our favour, is the way to put it.”

"Catch him, the old fox," cried Jack. "In such a game, we must go the whole hog or none, eh, Oliver?"

"I'm afraid that is the size of it."

"And we won't."

"I think not just yet."

"Then after all it *is* wrong to think of trading with him," said Prince, "at least to think of trading with him on the same terms as we do with one another."

"It is neither right or wrong ; it is impossible," exclaimed Jack, and the emphasis with which he spoke brought the discussion to an end, though Prince had time to mutter between his teeth that if Jack's influence in the firm had been less than it was he would probably have been a little less inclined to use the word impossible.

For a time there was silence. The discussion of a partnership with their uncle had always a depressing effect upon the brothers. They were indeed always afraid to consider the question with any degree of latitude, for there was a suspicion among them that they were not all equally averse to the thought of such a partnership. Neil had gone perhaps further than any of them in advocating a closer trade relationship between the firm and his uncle. He had even threatened to withdraw from the firm, in order that he might extend the trade of his branch ; but, as we have seen, the only result of the threat was to raise a laugh whenever it was mentioned. Matt was also inclined to cast longing eyes on the profitable business his uncle was doing, and at times thought it a shame that he could not have a finger in such a luscious pie ; but what-

ever he had dared to say about his wishes in the matter had always been set aside by the others as so much bluster.

During the silence which ensued after Jack's emphatic reply to Prince, a step was heard in the hall approaching the library door. It was a step which they recognized at once as the mother's; and, as if by instinct, there was a general movement in the room to receive her. All rose to welcome her when her matronly form appeared in the doorway, and Oliver stepped forward to invite her to his seat.

"Will you have a cigar, mother mine?" said Oliver with a mock solemnity which made them all laugh. "We were just awaiting the arrival of some one to stir the silent waters, for somehow or other the conversation had come to a stand-still. Not at all, your presence is no interruption; it is rather a relief, so make yourself at home, and give us something pleasant to talk about." Then he raised his eyes toward the door where stood Mrs. Prince and Mrs. Bertie. "Ah, more of the gentle sex; walk in ladies, we are all delighted to have you join us; your husbands will give you their seats and find others for themselves. But what is this, have Prince and Bertie disappeared?"

"We met them in the hall going back to the parlour," said Mrs. Prince.

"To show their gallantry, I suppose," said Oliver.

"Or their loyalty," cried Jack.

"Is father in the parlour, mother?" asked Oliver.

Mrs. Naydian said he was.

"Then give us something nice to discuss; we won't

be disturbed for a while yet. What shall it be, our own affairs or the affairs of the world at large?"

"Have you been sitting mum in one another's presence all this time?" asked his mother.

"Oh no, father gave us a bone to pick before he left us."

"And have you picked it?"

"Well no, there is something left on it yet; so perhaps you and our loyal sisters will help us to finish the job."

"And what was the bone, pray?"

"Oh, it was about the affairs of the firm."

"And what about the affairs of the firm? Did he make any promise to reduce running expenses?"

"He made a half-promise of some kind or other in that direction; but that was before he flung us the bone to pick."

"As a *solatium*?"

"I suppose so."

"And has it solaced you?"

"You may find out for yourself."

Oliver then proceeded to tell his mother what his father had said about the destiny of the firm.

"Some think we have three alternatives," and he enumerated these on his fingers. "But he thinks we have a fourth."

"And what is the fourth alternative?"

"That the firm remain as it is, in its indirect connection with the parent firm at home."

"And what is your decision?"

"We have not discussed the fourth alternative."

"No?"

"But we have decided against the proposal of partnership with our uncle."

"Yes?"

"We think, at least Jack thinks, it would be rank disloyalty to entertain such a proposal."

"But nobody has made the proposal?"

"Yet it has been mooted."

"By whom?"

"By some of uncle's friends."

"And *our* enemies, I suppose. Well, I am glad to learn that my boys are sensible lads after all. No good can come from any such proposal in the meantime. Those who think of such a connection as a possible one, are carried away by their self-interest. Indeed before we can be absorbed like that we will have to try our own luck as an independent concern. Have you discussed the third alternative?"

"No, mother, not a word. We feel independent enough as it is, that is speaking for John M. Naydian and Co. as a whole."

"But not for the branches of that firm, I suppose?" and Mrs. Naydian looked from one son to the other with a pleasant smile, in which there was a trace of gentle quizzing. When her eye reached Jack's, she saw that he had something to say, and so she encouraged him to say it.

Jack unburdened himself of his thoughts on the subject of the disabilities under which the various branches laboured in their individual attempts to develop trade.

"I think father sees the folly of his present system of

dividing the profits, though he has hardly gone as far as to say so. Yet, this is not altogether our main grievance. There are expenditures which the general firm ought to assume, and there are items of revenue which ought to go to those who supervise the branches."

"In other words, the branches want more money to spend," said Mrs. Naydian, somewhat slyly, and Oliver's eyes sparkled at his mother's note of explanation.

"Well, you can put it in that way, if you like, mother. If we want more money, it is because we need more money."

"And yet you want your father to be more economical in his expenditures"—

"In his needless expenditures," interrupted Jack.

"In order that his sons may have more money to spend on what is necessary for the development of each branch. I suppose that is the proper way to put it."

"Now you have it, mother; and I am sure there is nothing unreasonable in our demands."

"But I have not heard them all yet."

"Well then, there they are," and Jack drew from his pocket a document in which he had written down *seriatim* the grievances of the branches, and rose to place it in his mother's hands. "You can show it to father whenever you have an opportunity."

"I'll do nothing of the kind," said Mrs. Naydian, putting her hands behind her back. "You can meet among yourselves and discuss your grievances as much as you like, but I'll have nothing to do with the matter. I wonder you could ask such a thing of me, Jack."

"Hear, hear!" cried Matt, I think the old lady—I mean to say, mother, is quite right in having nothing to do with your paper," and the blustering Matt feeling himself to be right for once, asked his brother how he would like Mrs. Jack Naydian to sympathize with any grievance-combination against his branch. "Come, come," he continued, "fair play is a jewel, and I for one will back up the old — that is my mother in her refusal to do anything that is unwifelike."

"And I quite agree with Matt," said Oliver.

"And so do I," said Neil.

"And me too," said Norton.

"Well, well, then," said Jack in the best of good nature, "we can discuss this document by ourselves, and I am sure mother will think nothing the worse of me for my indiscretion. Come, mother, you'll forgive me, won't you?"

"Oh that is all right," answered the mother, "I have no objection to your discussing whatever you choose among yourselves, but I must never forget that I am your father's wife."

"Hear, hear!" again exclaimed Matt.

The matter, however, was not to end here; for as Jack was putting the paper back into his pocket, Oliver held out his hand to receive it, and opening it, was fixing his glasses in order to make a cursory perusal of its contents, when his father came into the room with Prince and Bertie in his wake. Mr. Naydian's eye was immediately attracted to the paper in Oliver's hand.

"Hallo, Oliver!" said he, "drawing up the terms of

your agreement with the rest of them to decrease expenditures ? Come, come, let us have the Magna Charta read. Shall I call in the rest of the family to hear what you have been able to agree upon ? But perhaps I am wrong ; it is probably only a Christmas letter, or an invitation to some festive gathering, which it is none of my business to inquire into. Yet you all look as if it were more than that, eh, Isabel ? Come, are you into the plot, and you too, Mrs. Bertie, and Mrs. Prince also. Well, well, it will come out by and bye, even if Oliver refuses to deliver up the document, for ladies are not expected to keep a secret," and all the while Mr. Naydian was seemingly only feeling his way, for he tried to make it appear that he knew no more what the paper contained than did the stranger in the street. Indeed they thought his quick eye had perhaps detected the surprise in some of their faces as he entered the library.

"The document, as you call it, is not mine to deliver up. Nor is there about it, I'm afraid, the significance you would wish to give it. The fact is none of us have read it yet."

"Then it has been sent you from outside ?"

"That is as you may wish to judge," answered Oliver, who was becoming a little annoyed at his father's persistency. The father's suspicions were perhaps well founded, but Oliver thought he had no right to have such suspicions. But the father was not going to be put off even by Oliver's apparent annoyance.

"Call in the members of the household," said he, laughing all over at the mischief he was brewing for

some of his family. "Call in the members, as they say in the House of Commons, when something of importance is going to happen. Come, Prince, hurry off to the drawing-room, and the parlour, and bring them all in. Tell them that Oliver has something to read to them which will give them a surprise," and he continued to laugh as if he was on the point of hatching the best joke that had ever been heard of.

"But, father, I have nothing to read to them," said Oliver. "I do not know what is in this paper."

"Yet, you surely can read writing?"

"But I have no right to read this."

"And besides, John, I don't think your joke is a very fair one," interceded Mrs. Naydian.

"How is that; all is fair in love and war," and he still continued to laugh. "But here they come. That's right, come on young folks, crowd in, there's plenty of room for all of us, and plenty of space to spare. Hallo, Winnie, you want to hear your uncle Oliver's love letter; well go over beside him there, and make him read it whether he will or not. And you too, Otta, over with you, and assist your cousin. He will surely give way to two such winsome influences. And now here we all are. Silence, if you please, all of you; you've had talking and laughing enough in the other room, though, to tell you the truth, I can hardly keep from laughing myself at what, I am sure, is going to be the pleasant ending to a pleasant day, indeed one of the pleasantest days I have ever spent. That's right; now Oliver, we are all ready."

"But I am not."

"What's that?"

"I am not prepared to read this paper."

"No? May I ask why, if you please?"

"Because it isn't mine to read."

"Whose is it then?"

"It is mine," said Jack, seeing that the joke had gone too far for him to keep silent any longer, and they all looked from Jack to Mr. Naydian and back again to Jack.

"Then you are responsible for what is in it?"

"I suppose so."

"And you will read it to all of us?"

Indeed the suspicion was now fully developed in the minds of at least three persons in the room that Mr. Naydian knew all that was in the paper, and that there was no need to read it to him at least, though how he had been able to obtain possession of the document was more than Jack could divine.

"You have no objection to put us in possession of its contents, have you, Jack?"

"I *have* an objection."

"And what is it, pray?"

"Because I think you know what is in it already."

"Me! how can that be possible?"

"I don't know, I'm sure."

"Then you don't want to read it to the company?"

"I would rather not. Perhaps *you* had better tell them what is in it."

"But how do I know what is in it?"

"I am almost sure you know."

"And so am I, now," said Oliver laughing at his father.

"Ah, John, I thought there was something under your joke ; and now I see what it is," said Mrs. Naydian.

"You, Isabel, too ?"

"Yes, me."

"And have you read the love-letter ?"

"No, not a word of it."

"Do you know what it contains ?"

"No more than Ruth does."

"Have you had no hand in getting it up ?"

"None whatever."

"Then," he said, turning to the members of his large family, "it remains with Jack, whether the letter is to be read or not. What say you, my son ?"

Jack hung his head, and his daughter Queen who was near him whispered something in his ear in which the words "forty thousand" and "new ring" could only be heard by those near them.

"I think we had better throw the thing in the fire," said Jack somewhat moodily.

"Then you look upon the thing as so much waste paper ? You hear Oliver. Shall I take it and with my own hands consign it to the flames ?"

"Just as you like," said Jack ; "there it is ; do what you like with it."

"You hear him, Neil and Norton ?"

"It's all right."

"And you, Matt ?"

"Oh, never mind me ; I never took much stock in the grumbling process as a general movement ; there's nothing to it. I can make more of it when I'm on my own hook."

"Well, then, my children, there it goes—the precious document as it is. What a flame it makes! Alas! now nothing but smoke! And is it to be so with the firm of John M. Naydian and Co.? I trow not. I know some of you will wonder what all this means. It means nothing more nor less than what my dear Matt here has called the grumblin' process materialized as a general movement. But, as he says, there is now nothing to it. The branches, a little unsettled in their demands, have been communicating with one another, and my dear Jack here thought to put their grievances in writing. But now everything is settled amicably. Eh, Jack? you haven't lost your cheque? And, now that it only needed this incident to renew our confidence in one another, we can, with the pleasantest feelings in our hearts, bid one another good-night. I think you all know the way to your respective chambers."

"Good-night! grandpapa!" said Otta, going up to him the first; "and thank you for your explanation. I couldn't have slept if you hadn't told us what it was all about," and thus, with the favourite grandchild, began the process of kissing good-night all round, until all had retired for the night.

CHAPTER VI.

THE SANCTUM AND THE PARTING.

WHEN the family circle had dispersed to the various chambers set apart for them in the mansion, Mr. and Mrs. Naydian, before finally retiring for the night, found retreat in what was known as Mr. Naydian's *sanctum*—a cozy sort of a room at the end of the hall, where the merchant, turning his back at times upon his own magnificence, often held conference with his more intimate friends. As is usually the custom of host and hostess, after the entertainment they have provided for their guests is well over, Mr. and Mrs. Naydian had evidently come together in the *sanctum* to talk over the events of the day.

"Well, Isabel," said the husband, "we have passed through the ordeal with *éclat*, I think; everything seems to have gone off very well, notwithstanding all the many little incidents of a trying kind that have occurred. That last little bit of peace-making of mine, I am sure, must have given you some satisfaction?"

"It's a case of 'all's well that ends well' with both of us, I suppose," answered the wife; "but how you came to plan your peace-making is more than I can make out. Indeed, had I not almost immediately detected your previous knowledge of what was in the paper, I would have pitied poor Jack——"

"And yourself, too, perhaps, Isabel?"

"Well, it did look as if you all but suspected me of having a finger in the pie——"

"In the plot, you mean, my dear."

"I know nothing of a plot!" she at once exclaimed; "but if there was a plot, how came you to convince yourself, sir, that there was a plot?"

"By reading between the lines, my dear."

"Then you had read the paper?"

"Certainly!" and Mr. Naydian looked at his wife as if he had some misgiving about her intellectual faculties. "There is no secret about the paper, though there was a secret about the plot."

"And what may this wondrous plot be, pray?"

But Mr. Naydian did not answer his wife's question in so many words. Taking her hand in his, and smiling in her face, he whispered something about some of her sons being over fond of her. "They know as well as I do, Isabel, that you are a woman born to rule, and they think at times to hasten the event of your taking charge of things. But we need not talk further of their plots and plottings to-night, my dear. This is Christmas Day, you know, and to agree to differ is easy enough for us on such a day; besides, we have argued the question often enough without much effect either

one way or another. By the way, I suppose, you noticed how our grandchildren are growing; how fat they are and full of sap, and ever flourishing?" Mr. Naydian was evidently determined to close the day, as he had begun it, by being facetious.

But if it was really his intention to make his good lady smile, he certainly fell somewhat short of success; for the covert meaning of her husband's playfulness was as plain to her as was his reference to the so-called plottings in her favour. Indeed she had had ample opportunities of learning how much faith to put in her husband's surmises.

For a time therefore there was a pause in the conversation between husband and wife, and it was not until the question about the Naydian grandchildren had been put directly that she deigned to give an answer.

"I always thought it was natural for children to grow," she said with not a little impatience, even if it was Christmas Day. "Everybody's grandchildren grow."

"Oh no, Isabel, if you please, not everybody's; some poor children die in their infancy, you know. But Providence seems to have decreed, that under my keeping, ours should thrive—"

"For the time being."

"Oh Isabel, my dear, how dare you say that; Providence has never proved inconstant to me and mine."

"Come, come, John, don't make a hypocrite of Providence; I have heard, in my time, enough of this kind of thing. With your supposititious wealth you

pamper your grandchildren, and then throw the responsibility on Providence, as if Providence ever smiled on indirect methods. Come, come, if you want to be pleasant on Christmas Day be honest as well. You know you are dealing unfairly by your grandchildren. By and bye, their experience will be nothing but a hunger and a burst. It is all well enough for them as long as you have money to give them; but what is to become of them, when the day of seeming plenty is past, is more than any one can tell."

"Still on the same string, Isabel?"

"Yes, still on the same string; yet what is the use of my saying a single word? Do you see that picture of Presbyterian divines up there?"

Mr. Naydian looked at the picture and then at his wife, wondering what was coming.

"You see it?"

"Of course, I do."

"Well, then, when I talk to you about matters such as this, I sometimes seem to be acting with as little hope of producing a salutary effect as if I were pleading with these gentlemen to revise their Confession of Faith. Indeed, your attitude towards me, while I make a suggestion now and again for your benefit, is much the same as if these reverend gentlemen were to rise in a body and put their fingers to their—well, were to make grimaces at me. It's too bad, John, you really sometimes ought to listen to reason."

Mr. Naydian had weathered many a storm of this kind, and did not seem to be very much distressed over his wife's rising temper. "People, you know, do no

like to have their confession of faith tampered with,' he said very quietly.

"Not even when it is one of extravagance?"

"No, not even then; for to attempt to reform the evil in a man is a much more offensive operation than to remodel the good. But we are getting a little too far away from ourselves, I'm afraid. What do you want me to do? What have I done to offend you? I must confess to you that some of my grandchildren are really getting a little extravagant in their notions."

"They are not only getting extravagant, but are improvident!" exclaimed Mrs. Naydian. "And who is to blame for it all, I would like to know?"

"Well, I suppose I have to share the blame," replied the seeming hen-pecked husband, though the mock-meekness with which he uttered the words was enough to arouse the most patient of wives.

"Then why do you continue to encourage them in their improvidence?"

"Because I like to see them happy."

"Nonsense, sir; you like to be popular with them, that's the secret of your liberality."

"Well, suppose it is; what then?"

"You will ruin both yourself and them."

"I hope not, madam; at least not for some time yet. Besides, look at the chances I have of escaping from ruin. You have no idea of the many spheres through which one has to pass before final absorption in Nirvana."

"Then you really have a heaven?" asked Mrs. Naydian, somewhat sarcastically.

"Oh, yes, I have a heaven, madam; and from its towers I may yet have the privilege of looking down—"

"Come, come, Mr. Naydian, none of your blasphemy. The next thing we will be having you do will be the singing of hymns to your own praise and glory. But what is this Nirvana of yours?"

"Partnership with the boys' uncle."

"And that's to be the end of all our labours?"

"Oh, no, my dear; not at all; you'll never get me to say that. But for such a suggestion, however, I never would be able to withstand our enemies. To threaten absorption is enough for me, enough for my purpose, you understand, Isabel."

"But I do not understand."

"Well, you see, it is this way, my dear. I have no desire for any change in our manner of conducting our business. But others seem to have, and there is no saying how these others may seek to influence the boys in their inclinations towards the firm as it is at present constituted. Now the last thought in the boys' minds is the possibility of their branches being placed under the supervision of their uncle. Oliver seems to keep up the old grudge against my brother, and Jack knows how he would fare were his branch to share and share alike with the various branches over which his uncle has an oversight. Even Neil would think twice before he entered into an alliance with Jonathan. And hence it is that I keep the fatality of final absorption ever before their eyes, when they exhibit towards me any restlessness of spirit. You see, Isabel, I am making open confession to you. And what is more, I am honest about this matter."

"Then you dread absorption as much as any of the boys."

"I dread the loss of the individuality of the firm of John M. Naydian and Company—"

"And their trade."

"Well, no; the trade of the various branches I do not think would suffer,—nay, would probably be improved; but no man likes to contemplate the possibility of having had his pains for nothing. Some think that the trade of the branches could be improved, that closer trade relationship could be established between our firm and my brother's, and yet the project of final absorption be kept at arm's length; but I do not believe that it could; though I am as anxious as any for a closer traderelationship. The boys are all but convinced that something could be done in this direction, and possibly I may be forced to open negotiations again as I have before. But my brother knows what he is about. He has always traded on the principle that two times one is four, and that three-fourths of the product belongs to him."

Mrs. Naydian, strange to say, did not seem to be much surprised at her husband's confession. Indeed, as she said, she had often thought, and if he would but remember, she had often said to him, that a closer trade relationship with the boy's uncle was a desirable thing.

"Well, yes, I do think, you have said something like this to me, my dear, more than once. But how is it possible to deal equitably with a man who must always have the lion's share."

"Then what do you really think is the prospect before the firm?"

"My desire is to remain as we are."

"But your father may wish it otherwise."

"Then let him say so."

"But hasn't he been saying so?"

"I have not heard a complaint from him for many a day. He certainly did think that we were rather a burden on him at one time, but that day has gone by. He seems to be rather proud of our progress now."

"But didn't you tell us at the dinner-table that you had received a letter from an aristocratic friend of yours, urging you to—"

"Oh! that's the grand consolidation movement you mean," and Mr. Naydian laughed all over. "Well, well, there are some idiots in this world, whose great aim and object in life is to have themselves spoken of. Did you ever hear of such a ridiculous project all your days, Isabel? Just think of any one trying to repeat the experiment which gave rise to so much enmity between my brother over the line and my father. Why, even to the present day, these tea transactions between them have never been forgotten or forgiven."

"Then what is it all about, John?"

But Mr. Naydian had to reply that it was beyond his power to answer such a question. "The fact is, these peculiar people—for I have no right to call them idiots—the word isn't parliamentary, and I must not let them outdo me in courtesy, for extremely courteous, and loyal, and complacent they profess to be—indeed, their own gentlemanly behaviour in advocating the movement seems to be the only argument they have in its favour—I say these peculiar people do not know very well themselves what it is all about, Isabel."

"But what do they propose?" asked Mrs. Naydian.

"They propose to go back on history ever so many years in order to prove that the ways of Providence are anything but perfect ways. They want to show that the quarrel between father and Jonathan was all a mistake."

"And wasn't it?"

"Yes, just in the sense that everything that has happened may or may not have been a mistake, according to our way of thinking. Yet bring together the same causes, and the same effects are bound to come, whether you call them mistakes or not. Place the old man in the same relationship to our firm as existed between him and Jonathan, and the same shindy would inevitably arise between us; and you know it would be rather disagreeable for us to show the old man the door after all he has done for us."

"Surely that is not their intention," said Mrs. Naydian, anxious to know more about the scheme, late though it was.

"No, not exactly, for they have decided that the force of adhesion is stronger than the force of cohesion in fabricating firms; and so they want to bind all the families of the earth—at least what some of my countrymen call in fun all the 'white firms' of the earth—into one grand panjandrum, for the purposes of trade."

"I see you are determined not to be definite enough for a poor ignorant woman to understand you. So we had better wait for some more fitting opportunity to hear all about it," and in saying this Mrs. Naydian rose to leave the room.

"But you don't know how indefinite the great consolidationists are. You don't understand me, but they don't understand themselves."

"But they make some explanations, surely."

"Oh yes, they say they are loyal to the old man."

"But that's no explanation of their scheme."

"Then they say that the old man is the richest man in the whole world, and would give us all that we want if we only joined him in the panjandrum with the other 'white firms,' though they surely must know that I have never complained about any stinginess on the part of the old man towards us so far. We have had from him all the backing we want."

"Ay, and perhaps, a little more than has been good for you and the boys. But what else do they propose?"

"Well, they want this panjandrum of theirs to be the greatest show on earth, that is, the greatest firm that ever was known."

"Yes, anything else?"

"They say that they are loyal."

"You told me that already."

"Oh that's nothing, the great consolidationists are always saying it."

"Well?"

"And they maintain that they are all respectable people."

"Yes?"

"And that Sir George Petry thinks it the right thing to do."

"Yes?"

"And that Lord Lovelace is a long-headed fellow."

"And that Mr. Jones is a goose, and a run-the-gate."

"And that Mr. Lustre is disloyal to us, and has always been."

"And that the Hon. Mr. Holdforth is the shrewdest of men."

"And that I am a great fool if I do not go in for the thing."

It was impossible for Mrs. Naydian to resist the drolery of her husband. She had actually to resume her seat in her agony of laughter over the manner in which her husband told her all this. Of course he had to join with her, and soon the two of them were looking as happy in each other's company as if they never had experienced anything but the most lover-like thoughts towards each other.

"But what has all that to do with the consolidation scheme?" she asked at length.

"Oh, everything of course, the loyal fellows and the respectable fellows, and the noble fellows, and the long-headed fellows, are all for us to join; whereas the geese and the ganders and the disloyal folks are all on the other side; so you see, madam, your husband for once is really a goose."

"He's been a goose more than once," said Mrs. Naydian, still laughing, and enjoying her husband's strange humour. "But what else do they advance in favour of their scheme?"

"Well, they say that if we would only strengthen the old man's hands, he would be more inclined to pay Jonathan in his own coin when Jonathan gets saucy."

"A fine Christian principle!"

"Yes, you may well say so."

"And they say further that all the 'white firms' of

the earth would trade with one another directly, were the panjamdrum to be consolidated."

"But not with Jonathan?"

"Oh, no; not with Jonathan—that is, unless—"

"Unless what?"

"Unless Jonathan should repent of his former sins in sackcloth and in ashes, and seek, like the prodigal son, to come back to his father's bosom. Isn't it fun to think of such a conjuncture of events? Aren't they a parcel. . . well, no, I mustn't use that word towards them, for they are all respectable people, and employ parliamentary language so far; at least so they say."

"But seriously, John, what do you really think of the scheme; for we must be going, if we want to get up in time to-morrow morning," and Mrs. Naydian again rose to leave the room.

"I think," was her husband's answer, "that never did mortal brain hatch such a Utopian project. Why, there's nothing tangible about the whole thing. When any one makes a suggestion of this kind, it is generally done by way of providing a remedy. They say we cannot remain as we are; and when I ask them why not, they cannot for their lives answer me. They say we are only in a transition state; and I ask them if being in a transition state towards becoming completely our own masters is worse than being in a transition state towards being somebody's dependants. Of course they say we are dependants as it is; and so we are, but as long as we do not feel that we are dependants or servants, they are welcome to make whatever use of the mere name they like."

"And what does your father think about the scheme?"

"Oh, they make out that he is quite indifferent so far."

"But isn't that strange?"

"Why, that's where the fun comes in; they say that we out here must make our appeal to him if we want any such change."

"Then who has inaugurated the movement?"

"I have told you—a few *quidnuncs* with titles to their names."

"And what has induced it?"

"Nothing that I know of, except, as I have already said, a love for fame on the part of those who advocate it?"

"And what say the other 'white firms,' as you call them?"

"They have yet to be moved; an emissary has just gone forth among them to preach the new gospel to them."

"But suppose something should come out of it?"

"My dear, that is hardly possible. We have all too much to do in looking after our own affairs, to seek for new troubles. You know how difficult it is for me to keep the boys in order, and we are but a small affair to what the panjandrum would be. The other "white firms," I am told, have also their hands full, and one of them particularly could not possibly take part in the movement. Besides, the old man has a serious problem of his own to work out at home before he can enter into any new combinations; and thus, in my opinion, the great consolidationists are a long way from success. But

even suppose, as you say, that anything came of it. Suppose that the great panjandrum were realised. Suppose that all the ends of the earth, were to have one counting-house in common—all of course save Jonathan—what then? How long would such a huge organization last? We have only to search history for an answer. Would there be no jealousies? Would there be no suspicions of unfair dealing? Would there be no remonstrances, no grievances unredressed, no quarrelings? Has the age of sweetness and light yet come to do away with the possibilities of such things as these? I trow not. The thing would probably hang together for a time as a novelty. But at last there would arise differences of opinion. Diverse interests would come into conflict. Estrangement would ensue. The strife over tea transactions might not be repeated in our case; but there would come at last disintegration, separation, and a looking over the left shoulder at one another. Would we be better without the old man's backing? Would we be able to jog along by ourselves for any length of time? From whom could we borrow then? Who would help us to bear the burden of our mortgages? I am afraid, Mrs. Naydian, you would then have your wish. The day of extravagances would be gone. No more fine Christmas parties, no more bonuses, no more presents. And would you be any the happier, anything more contented? Perhaps you might, eh, Isabel? Perhaps you would rejoice at being so near Nirvana, at being so near your brother-in-law's door as a poor relation—ready to be taken in and done for—glad to welcome the delights of final absorption."

"But I have preached and prosed more than is enough to-day," he said at last. "Perhaps I may have an opportunity of continuing the discussion with the boys in the morning before they go. If I have convinced you, I trust you will use your influence with them to turn a deaf ear to these syren-songsters, the great consolidationists. They are no true friends of ours, and we ought to turn our backs upon all of them. But come, madam, it is high time we closed these eyes of ours which have witnessed such a pleasant Christmas-tide."

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Next morning, as was to be expected, the breakfast was a late one. Few of the guests had to leave for home before noon; and so Mr. Naydian had an opportunity of taking his sons by themselves into the *sanctum* to consult on sundry business matters. Of course there was no lack of subjects to discuss, as there never was, when any of the Naydian family met. As Mr. Naydian had often said, nearly all his boys were good talkers; and therefore both before and after breakfast there was a stir in nearly every room.

The most important *caucus*, however, was held in the *sanctum*, with Mr. Naydian in attendance upon his sons and his wife. For a time affairs wore a serious aspect; but by and bye, Mr. Naydian succeeded in asserting himself in one of his vivacious humours. He plied his boys with the arguments he had advanced to their mother the night before. He showed them where their true interests lay. If he was extravagant that was easily

enough remedied. He had his faults as other fathers had, but he was willing enough to meet any of his sons half-way in redressing the grievances which might crop up in the administration of the firm in its relationship with the various branches. The closer trade alliance which had been spoken of, was a thing to be desired for, if it was only able to be accomplished. Final absorption might be a Nirvana, but it was no heaven for a Christian firm that had faith in its own permanence. It was a little too soon for them to think of throwing off a yoke that was anything but irksome; a yoke that was to them really a blessing in disguise; and it would be simply folly for them to listen to those foolish people who were anxious to see that yoke more than a yoke merely in name.

"What then remains for us, my boys, is to have faith in one another," said he in his words of parting. "We have no need for any radical change in our manner of conducting business. We feel that our destiny as a firm is assured to us, as long as we are faithful to our trust. Progress is a tale that never reads backwards; and we of John M. Naydian and Co. do not propose to write our history in such a way that merely those who read the book of fate upside down may be gratified," and when he was done his sons felt that the old man was right after all.

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And by and bye there came the leave-takings. Jack and Oliver, with their families, the first to come, were the first to go. Everybody looked kind of sad, but none were evidently unhappy.

"My dear, be sure that you look well after that husband of yours," said Mr. Naydian to Mrs. Oliver, as he saw her safe to the sleigh. "He's a good fellow at heart but tricky a little. Good-bye, Oliver; no offence of course intended. Oh yes, you will have to kiss your mother last of all; the two of you are well worth watching. Come, get in there in the front with your wife, and leave my wife alone. That's right my boys, pack in the best way you can. There's room for you here Otta. Oh, yes, I will see that your work-box is carefully handled; and you, King, will hear from me too; in fact, none of you will have any reason to forget your old grandfather."

"Not even my wife, father," shouted Oliver.

"Well perhaps not even her," was the answer, accompanied with a twinkle of the old man's eye that spoke as cunningly as a wink. "There you go, good-bye to all of you."

And this running farewell the old man repeated with every party as they departed, and yet no one could possibly get tired at the repetition, so happy did he seem. He was especially solicitous about the comfort of Mrs. Jack, when her turn came to take her place in her husband's sleigh.

"I shall certainly write to you, my dear," said he, as he tucked in the robes about her; "and to you, too Queen: I shall leave, of course, the final decision about

your ring to your grandmother, but I think you may consider the matter settled. Yes, Monty, I'll not forget to take it *ad avizandum*, as the judge says, and you will have your villa, if nobody makes a fuss about it. Good-bye, Jack ; sure you have your cheque safe ? Of course you have. Well, then, good-bye to all of you."

Then started Neil, and Norton, and Prince, all three with their families huddled promiscuously in as many sleighs that were to take them to the railway station that lay to the eastward. And last of all Matt and Bertie went off with their families towards the railway station that lay to the westward.

"Don't be alarmed, Winnie," were Mr. Naydian's parting words to Matt's daughter. "You shall have your new carriage if your grandmother will allow me to give it, and possibly whether or no. So good-bye, and see that you behave yourself. Good-bye, my dear Matt ; your good lady, I'm thinking, will keep you in order ; won't you, my dear Mrs. Matt ? Good-bye to all of you."

And thus came to an end Mr. Naydian's Christmas Party.

THE END.

